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A Century of  
**Commerce and Finance**  
in Chautauqua County  
New York



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Commerce and Finance  
in Chautauqua County

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HISTORICAL ADDRESS

...BY...

CHARLES M. DOW

OF JAMESTOWN, N. Y.

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PRESENTED AT WESTFIELD, N. Y., JULY 25, 1902,  
AT THE CENTENNIAL CELEBRATION  
OF THE FIRST SETTLEMENT  
OF CHAUTAUQUA  
COUNTY

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A Century of  
Commerce and Finance in Chautauqua County

BY CHARLES M. DOW.

**I**N undertaking this paper, I am aware that it imposes upon me a difficult task—that of presenting within the compass of an article of moderate length a statement of the business and transportation development of a century. The difficulty has been found in the scarcity of material on some points for anything like a comprehensive account.

In its preparation I have been aided by my father, Albert G. Dow of Randolph, who for more than three-quarters of a century has been closely allied with the business interests of this county and an active participant in its development. I have had the benefit of historical papers and documents in the possession of the Chautauqua County Trust Company and have had recourse to the public libraries.

The life of a small section of country is of interest especially as it is seen to be a part of the larger life of the times. I have accordingly sought to connect the narrative with what was taking place upon a wider theater. It is thought that the picture will not be less attractive because of its framing in the events of the time.

#### TRANSPORTATION.

“There be three things which make a nation great and prosperous—a fertile soil, busy workshops, and easy conveyance for men and goods from place to place.”—Bacon.

The work of the convention which adopted the Federal Constitution occasioned a feeling of relief by the settlement of the burning questions which had long occupied the attention of the people. Great business activity soon followed. Speculation in warrants of all kinds set in vigorously and extended to all branches of business. The country was then mainly agricultural and the spirit of speculation did not long overlook so promising a field as that of lands. The seemingly inexhaustible acres of fertile soil that could be had almost for the asking and yet which a few years after would undoubtedly increase in value were eagerly sought. Great companies were formed to get possession of lands, organize colonies and establish settlements. These companies were organized and lands bought in almost every state: The Ohio Company, the Walpole Grant, the Mississippi Company, the Military Company of Adventurers, the Dismal Swamp Company, in all of which Washington himself was interested, are but samples of what was being done everywhere throughout the colonies.

In the winter of 1782-3, an American governmental loan was made through two prominent banking firms of Amsterdam, Holland—the Willinks and the Van Staphorsts. The amount of the loan was two million dollars and was to be repaid in five equal installments annually from 1793 to 1797. Robert Morris, in the course of his duties as Superintendent of Finance, became acquainted through correspondence with these bankers. Close observers of affairs abroad as well as in America began to realize that vast fields were opening to speculative ventures of all kinds.

May 11, 1791, Morris bought of Massachusetts all the land in the State of New York west of the Genesee, at the same time realizing that as the first installment

of the two million dollars loan would be due in 1793 the Dutch bankers would be in funds seeking investment. During 1792 skillfully worded pamphlets were broadly distributed through Holland describing the lands owned by Morris and bearing strong indications of having been inspired by that eminent financier.

December 24, 1792, Robert Morris conveyed to LeRoy & Linklaen one and one-half million acres of land. Between this and the following July conveyances were made to the same men covering the entire territory. LeRoy & Linklaen were only trustees for certain gentlemen of Amsterdam afterward known as the Holland Land Company. There was no organized corporation, but simply three groups of capitalists—the extent of whose respective interests was a matter of private concern and impossible to ascertain.

These Holland investors entered upon the business of getting the lands into market with the great thoroughness which marked the enterprise to the end. In August, 1800, handbills were circulated announcing that the Holland Land Company would the following month open an office for the sale of a portion of their valuable lands in the Genesee country. The handbills gave a general description of the location of the lands, and after stating that from their being almost surrounded by settlements, provision of every kind was to be had in abundance, they go on to state that "such are the variety of situations in this part of the Genesee country everywhere almost covered with a rich soil, that all purchasers who may be inclined to participate in the advantages of those lands may select lots from one hundred twenty acres to tracts containing one hundred thousand acres that will fully please and satisfy their choice."

Other lands were being offered to settlers in all directions on almost every kind of terms imaginable. In

Canada the Government was offering lands at six pence per acre. It was only by affording more conveniences that the Holland Company was enabled to secure higher prices.

Robert Morris paid two hundred seventy-five thousand dollars for the land which he afterward conveyed to the Holland Company, and, for the extinguishment of the Indian title, another one hundred thousand dollars, making in all three hundred seventy-five thousand dollars. The Holland Company paid for the same in round numbers one million one hundred thousand dollars. The first tax roll which embraces this period bears date October 6, 1800. This was practically when they had just begun to offer the lands for sale. In that tax roll the value of the real and personal estate of the Holland Land Company was assessed at three million three hundred thousand dollars, evidently one dollar per acre.

Twenty years later Joseph Ellicott, in summing up the progress made during the twenty years of his management of the company's affairs in New York, says: "From the resources drawn from the property, after paying all the costs and charges of surveys, opening roads, taxes and other expenses, I have from time to time remitted to the General Agent more than sixty-three thousand dollars; that the debts due the company secured on the land and improvements amount to nearly five million dollars, and there remain unsold one million six hundred fifty-eight thousand seven hundred thirty-eight acres of land."

The conclusion to be drawn as to the success of the Holland Land Company's venture as a financial enterprise would be that their profits were sufficient to make them and their descendants a handsome income for years. The remnants of the Holland Land Company's

lands in New York State were sold to Trumbull Cary and others in 1837.

I am led to believe that most of the first settlers who came to this county came without any fixed knowledge of the country and were simply coming west along the line of least possible resistance, which is the organic law of life. The question of their locating here was only a question of transportation, of investment and occupation, and if we study the transportation of the country at different epochs, we are furnished a clue that will take us very near the heart of all settlements. The people traveled in the easiest way they could. It was a day of raft and boat, saddle-horse and pack-horse, and man followed and settled on the pathway of the waters. His direction was guided undoubtedly by the great water ways, the distinct trails, and the knowlege that the hills would raise corn and the streams would carry it, that great law which designates the river valleys and the water ways to be the earliest and most permanent centers of population.

To the east and south of us great tracts of land had been taken and populated by great captains of their times who had come with companies or colonies. They were masters of ways and means. But in the settlement of this county, there seems to have been no captain, none pre-eminently the leader. It was a generation of down stream transportation; the section south of the ridge soon came in touch with the population of the Ohio Valley, and later the broader highway of the Mississippi. It was easier for them to get their products to the broader and richer Ohio than to their neighbors on the north.

Contemporaneous with the building by General McMahan of his saw and grist mill, was the completion of the laying out of the Buffalo Road from Chautauqua

Creek to the Pennsylvania line in 1804, the road having been opened by the State of Connecticut from Buffalo to Chautauqua Creek in 1802 for the purpose of enabling immigrants to reach the Western Reserve.

In 1804 a license to keep a ferry at the mouth of Cattaraugus Creek was granted to William G. Sydnor. This was the first franchise granted in the county.

The first road in the south part of the county was opened by Robert Miles from Sugargrove to Chautauqua Lake in 1805 and was a great highway of the wilderness. As settlements increased, and saw and grist mills were established, the pioneers made narrow clearings through the forests to these mills and these clearings became the recognized highways of our time. For years Chautauqua Lake was much used as a means of travel—in the winter on the ice and in summer by canoes—when the lake was surrounded by a wilderness traversed by but few roads and these rudely made.

Darius Dexter cut the first road from Mayville to the Cross Roads made after the settlement of the country. Monsieur Pean had in 1753 cut through the old French carrying place from Barcelona to Mayville known as the "Portage Road." There was so much of romance connected with the Quebec life of this French officer, Hugues Pean, that he has been made one of the conspicuous characters of some of the famous Canadian novels. His work in cutting this road through in four days was characteristic of the force and boldness of the man. It has come down in story as a great road, but was of little practical use except as marking the way for the occasional trappers and early explorers.

In 1814 the first bridge across the outlet at Jamestown was completed by James Prendergast and was three hundred and twelve feet long.

In 1816 the current of immigration set strongly to-

ward Chautauqua County, the woods were being explored and lands were selected and purchased. The inhabitants of the county renewed their exertions to open roads and make improvements. At that time few of the streams were bridged and only the deepest mud-holes crosswayed. A crossway marked the neighborhood as getting ahead of the country in improvements.

In early times in laying out roads, if there was a hill on the route, they were sure to go over it. But there were good reasons for taking the hill routes—the ground was much drier and roads more easily made.

The first mail route through the county was established from Buffalo to Erie in 1806 and mail was carried by a man on foot, he carrying the mail in a pocket handkerchief. In 1813 better facilities were provided, the mail being carried on horseback once a week; later one horse for the mail and one for the postman. Up to that time communication between the inhabitants and the outer world was infrequent and difficult and was more often carried on through immigrants and explorers than through the mails.

The average day's journey of the postman was from thirty to fifty miles in summer and much less in winter. Some years elapsed before the bulk and weight of the mails attained such proportions as to exceed the capacity of a pair of saddle-bags. For the security of mails carried over long distances there was no protection whatever. It was well known and loudly complained of that letters and packages were opened and their contents read and examined by the riders. Letters were not enclosed in envelopes. Nor was it till many years later, when the bulk and number of the mails had greatly increased and the carriers found no time to read the notes they bore, that this flagrant evil ceased to exist.

For a long time business men and men holding high

places in the state were accustomed to correspond in cipher. As stage-wagons and coaches became more and more common between the large towns, letters were entrusted to a friend or even to a stranger.

The progression of the mail and express service has been almost in exact proportion with that of transportation, the mail service being performed first on foot, then on horseback, then by horse and wagon, followed by four-horse post coaches, and then by the railroads.

From a printed advertisement dated May 20, 1814, I find the following mail route advertised to be let:

"From Buffalo by Cattaraugus, Canadewa, Pomfret and Chautauqua, to Erie, Pennsylvania, ninety-two miles, once a week, by a schedule to leave Buffalo every Saturday at noon, arriving at Erie the next Monday at 6 P. M. Leave Erie every Tuesday at 6 A. M., arriving at Buffalo the next Thursday by noon."

In 1829 a route was let to Gerrett Newbury from Dunkirk by Fredonia to Fluvanna, all in Chautauqua County, once a week. From Dunkirk by Fredonia, Shumla, Pulaski and Vermont to Jamestown, three times a week, in four-horse post coaches. Contractor, Ivy Handy, Jr. From Buffalo to Erie, Pennsylvania, daily, contract to Abell & Reed, in four-horse post coaches. From Mayville to Ellicottville, once a week by Isaac Carpenter. From Mayville to Erie, Pennsylvania, once a week. From Mayville to Waterford, Pennsylvania, once a week. From Jamestown to Erie once in two weeks. From Mayville to Magnolia, once a week. From Mina to Westfield, once a week.

During the early part of the century the rates of postage were:

Single sheet of paper, less than forty miles, eight cents; forty to ninety miles, ten cents; ninety to one hundred fifty miles, twelve and one-half cents; one hun-

dred fifty to three hundred miles, seventeen cents; three hundred to five hundred miles, twenty cents; over five hundred miles, twenty-five cents.

The rates of postage were so high that private mail routes were established and continued up to about 1847 when stringent laws effectually prohibited the business. With these private mail routes, two or three private postoffices were established in the county. The post riders who were under little control also carried letters and papers outside the mails which gave them considerable additional revenue. The local mails were carried on the stages but other mails were carried in mail wagons. These mail pouches were not broken between Buffalo and Cleveland.

Some years ago in our cities a mail delivery system was established and today rural mail routes are being established on all roads where it is physically feasible and nearly the entire population of Chautauqua County have their mails brought directly to their doors. As this system cannot be abandoned where it has been established, it cannot be maintained without being extended. Every new route creates a demand from contiguous territory for the same privilege, and the rural mail delivery will gradually extend over the entire country.

The first stage line between Buffalo and Erie was established by Bird & Deming of Westfield. Before the Ohio Stage Company took the contract for carrying mails west of Buffalo along the lake shore, a stage company composed of T. G. Abell, Rufus Reed and Aaron Rumsey covered the route and commenced weekly trips in December, 1820. In the spring and autumn ordinary two-horse wagons were used and express goods were carried once a week.

The stages passed through Westfield every Tuesday

afternoon and arrived at Buffalo on Thursday at noon. By January, 1824, a stage with mail was making semi-weekly trips between Erie and Cleveland. On the 10th of February, 1825, a mail coach commenced running daily between Erie and Buffalo. The stage line to Cleveland consisted for a time of a single horse and wagon.

It was considered a great stride forward when a line of four-horse coaches was placed on the road between Buffalo and Cleveland by a company of which Rufus S. Reed and Ira R. Bird of Erie, Pennsylvania, were the chief men. This event, which took place in 1827, was as much talked about as the opening of a new railroad would be today. The new line carried a daily mail each direction and was a source of large profit to its owners. Eighteen hours were allowed as the time between Buffalo and Erie, but bad roads and accidents often delayed the coaches much longer.

The arrival of the stage in old times was a much more important event than that of a railroad train to-day. Crowds invariably gathered at the public houses where the coaches stopped, to obtain the latest news, and the passengers were persons of decided account for the time being. Money was so scarce that few settlers could afford to patronize the stages, and those who did were looked upon as fortunate beings. The stage-drivers were men of considerable consequence, especially in the villages through which they passed. They were entrusted with many delicate messages and valuable packages, and seldom betrayed the confidence reposed in them. They had great skill in handling their horses and were the admiration and envy of the boys.

An advertisement in a Buffalo paper in 1827 read:

**"THE WESTERN MAIL COACH."**

"For Fredonia, Erie and Cleveland. Leaves Buffalo every morning at five o'clock. Baggage at risk of the owners."

Transportation by mail coach was from four to ten miles an hour and twelve miles was the maximum speed. The passenger rate from Buffalo to Westfield was six dollars. Fourteen pounds of luggage was allowed to be carried free by each passenger, but if his portmanteau or his brass nail studded hair trunk weighed more he paid for it at the same rate per mile as he paid for himself.

In summer the big coaches bowled along easily enough, the closely packed passengers beguiling the time with many a pleasant tale, until, "stage coach stories" have become famous for their wit and jollity. But woe to the unlucky traveler, doomed to a stage coach experience in spring or fall. That he should be required to go on foot half the time was the least of his troubles. His services were frequently demanded to pry the coach from some mud-hole, in which it had sunk to the axle, with a rail abstracted from a neighboring fence, and through pieces of wood it was often thought best to take a rail along. "To go on foot and carry a rail" and pay for the privilege besides, was a method of stage riding as celebrated as it was unpleasant.

The primitive method of conveying horses and carriages over a stream too deep to be forded at a point where there was no bridge or no regular ferry, was interesting. The work was done by a boy paddling in a canoe not twice his own length. He first carried over the passengers one at a time. The next job was to ferry the baggage over, and this effected, the horses were towed across by the nose, an operation of some difficulty. Then a long rope was attached to the wagon and it was dragged across.

Macks Ferry across the Cattaraugus was the principal portal for immigration into Chautauqua in early years. John Mack was the ferryman who ferried them

across and most hospitably entertained them at his tavern on the Chautauqua side.

For years a continuous procession of white wagons passed over this ferry, generally displaying upon the canvas in large black letters "For the Holland Purchase." These were the palace cars of the day. The journey of the settlers who contemplated a home in Chautauqua County was usually less pretentious. They generally came with small means and with a yoke of oxen and wagon or cart and a small amount of household furniture.

The great development of the New West naturally stimulated still greater improvement in transportation. The rising manufactures in the East sought a market in the West, and the excitement over steam navigation and its opening possibilities greatly intensified the eager interest in finding new outlets. One of the first and greatest of these was the Erie Canal. The success of the canal was immediate. At once the land of Western New York and that on the shores of the Great Lakes were in reach of a market. Before the canal was built the expense of transportation from Dunkirk to New York was one hundred dollars per ton and the time was twenty days. Freight rates immediately dropped to fourteen dollars per ton and the trip was made in a third of the time. The tide of travel at once poured through the canal.

The opening of the Erie Canal had the effect of temporarily depressing and retarding the settlement of the county as a whole as it changed the old lines of travel, although to the towns and country in the neighborhood of the canal it gave a powerful impetus.

The completion of the Erie Canal dates the close of the true pioneer history of the county, but the methods of life of the pioneer did not entirely disappear until

about twenty-five years later, or about the time of the building of the New York & Erie Railroad when communication was still better established with the eastern towns and a still better market was obtained.

A passenger canal boat has been described as a barge with a little house on it and a caravan within. Along each side of the cabin was a row of little tables which were put together in the center at meal time. At night three long tiers of hanging shelves were suspended on either side of the cabin where, after drawing lots for their berths, the passengers were arranged edge-wise and covered by a microscopic sheet and blanket. The berths for the ladies were at one end behind a red curtain which was carefully drawn and pinned up the center. In the morning the shelves were taken down and put away and the tables again joined for breakfast. The meals were all alike—breakfast, dinner and supper being identical.

Going on deck was a great relief notwithstanding the deck was very small and rendered still smaller by the storage of baggage, leaving only a little passage on either side. A diversion was the ducking every few minutes when the man at the helm cried "bridge," and when the cry was "low bridge," to lie down nearly flat. There was pleasure and withal a grim of humor in it. The brisk walk along the tow path or the lazy motion of the boat when one lay idly on the deck with no other sound than the rippling of the water as the boat went on—these were pure delights.

On May 24, 1826, the first four-horse stage left Dunkirk for Warren, Pennsylvania. The editor of the Dunkirk paper, proudly announcing the event, declared that any one who had favored such an enterprise five years previously would have been regarded as visionary and

chimerical. Stages now plied between Dunkirk and Warren once a week, the service gradually improving until about 1848 when stages ran from Pittsburg to Buffalo in less than three days. This Pittsburg route was owned by the Ohio Stage Company until sold out in 1849.

For years the roads were rough and muddy and horseback riding was the favorite mode of travel for the pioneer merchant or business man.

The highway between Buffalo and Silver Creek was very bad but west of Silver Creek was a very good, passable road at most seasons of the year. There was more of a beach along the whole length of the lake than now, and until roads were improved, this was much used during the summer.

The policy of granting charters to turnpike companies developed, giving the owners the privilege of imposing toll. Men possessing money were everywhere eager to invest in these enterprises. They not only saw the promise of dividends but ready sales for their lands. The roads ordinarily ran through the lands owned by the stockholders. Little regard was had for the grades. The main point was to make the lands accessible and marketable.

These turnpike companies had authority to collect toll, for every space of ten miles in length, the following sums, and so on in proportion for a greater or less distance: For every score of sheep, one-eighth of a dollar; for every score of hogs, one-eighth of a dollar; for every score of cattle, one-fourth of a dollar; for every horse and his rider, or a led horse, one-sixteenth of a dollar; for every sulky or chaise with one horse and two wheels, one-eighth of a dollar; for every chariot, coach, stage, wagon, phaeton or chaise with two horses and four wheels,

one-fourth of a dollar; for either of the carriages last mentioned with four horses, three-eighths of a dollar; for every cart or wagon whose wheels do not exceed the breadth of four inches, one-eighth of a dollar for each horse drawing the same; for every cart or wagon whose wheels shall exceed in breadth four inches and not exceed seven inches, one-eighth of a dollar for every horse drawing the same; for every cart or wagon the breadth of whose wheels shall be more than ten inches and not exceed twelve inches, three cents for each horse drawing the same; for every cart or wagon the breadth of whose wheels shall exceed twelve inches, two cents for each horse drawing the same. The discrimination in tolls was very favorable to broad wheeled wagons.

Ox carts and ox sleds were oftener met with than horses and wagons. Most of the vehicles went upon two wheels. Only on the main road were chariots and coaches, gigs, carriages and stage coaches to be seen. When the distance was great, the farmer would mount his horse and take his wife on the pillion behind. When he drove the two-wheeled cart, his wife enjoyed the comforts of a chair.

The first covered carriage owned in the county was an asset of the Prendergast family when they settled here in 1805. It was of a type known as a traveling carriage used by the more fortunate of the people when traveling long distances.

In all instances large and important bridges were built as corporate enterprises, and in a number of cases such continued for years to be toll bridges, or until the rights of the company were purchased by the county and the bridges made free. The bridge tolls were generally a trifle higher than the turnpike toll for ten mile spaces.

Rufus Reed built a toll bridge at Cattaraugus Creek about 1830. In low water the immigrants forded the creek above the bridge and saved the tolls. Near many of the turnpikes other roads were built to avoid the toll charges and were called "shunpikes."

Plank roads were built from Westfield south through the western towns and from Dunkirk south through the eastern towns which greatly facilitated the conveyance of merchandise. Later other roads were built to connect with the north and south roads. These increased facilities for transportation advanced the price of butter, cheese and farmers' products and also made a market for many articles that before had none. In the building of these roads the roadbed was covered, as the name indicates, with heavy planks, and furnished an easy and pleasant thoroughfare. Though the travel was large, the roads did not prove profitable investments and were abandoned as plank roads and became township roads mostly in the 60's.

The plank roads were constructed at a cost of about six hundred dollars per mile. All together there was about one hundred miles within the county built at a cost of about sixty thousand dollars. Not one of the roads paid expenses and repairs. The losses in operation cost something about thirty thousand dollars more. So the entire investment to the stockholders was about ninety thousand dollars, which represented their loss.

There were no great transportation methods for handling freight either on the lake road or in the interior. The bulk of the freight coming from the east was shipped in the spring or autumn through the canal to the lake points by vessels. For that reason little freighting was done by wagons, the merchants uniformly employing farmers and local teamsters in shipping out and bringing in their goods.

In 1835 the road along the lake shore was in its most prosperous period. The stages drawn by four or six horses were continually in use. The New England people were then settling the Western Reserve and the vast traffic brought easy prosperity to the people along the roads and built up towns and villages. Some of the inns accommodated twenty or thirty people and were full night after night.

For some years before the beginning of the great railroad era when stage coaching on the lake road became a thing of the past, the Ohio Stage Coach Company conducted the line from Buffalo to Cleveland and Chicago. The coaches were mostly four horse stages, but some six horse stages were run with inside and outside seats for passengers. The four-horse coaches carried twelve passengers and ran in divisions of about twelve miles each. The usual summer runs were with five four-horse teams at each station, ordinarily running three coaches together but sometimes the entire five. In the winter they ran as high as thirty teams at a station and sometimes as many as twenty stages ran in a train. Some coaches were painted wine color and some yellow, with gold trimmings. The winter stages on runners were generally painted wine color, and for decoration, on the doors were pictures of the presidents and other public men. They were heated by a little stove under the driver's seat and so kept the driver and the inside of the coach warm. These sleighs carried from eighteen to twenty passengers. Teams and drivers changed at each station, but the coaches ran from sixty to eighty miles without changing. The passing in the night of these trains of coaches with their great lamps all lighted, running from eight to twelve miles an hour, was an inspiring sight.

After the completion of the Lake Shore Railroad,

all these stage coaches were taken to Chicago and placed on a route running from Chicago to the Mississippi River. The vehicles were made in Columbus, Ohio, and were of the thorough brace type. Stages were spoken of as "The Monopoly of the day—much talked of, much abused, but never wanting in efficiency."

Many of the numerous taverns for the entertainment of travelers were opened with the encouragement of the Holland Land Company. It sold the intended landlord a quantity of land, giving a liberal time for payment, without interest, at the lowest price at which the company would sell its lands. So aside from the income derived from travelers, the concession of the Holland Land Company made hotel keeping attractive. The tavern keepers of those days were usually men of marked force of character, and wielded wide political influence. It is said that at one time there was not a mile along the lake road without a public house. Among the most noted of those old taverns were James McMahan's at the Cross Roads and D. Royce's at Ripley. Not more than one in ten of these public houses were other than log tenements. No tavern keeper was given a license who had not a securely enclosed yard large enough to contain all the sleighs, wagons, carts and other carriages of guests. Many of these early taverns passed away with the introduction of the stage coach and hardly any of them were left after the middle of the century. After that time the village inn took the place of the country tavern and it was the most frequented house in town. Charles Dickens left this pen picture of the village inn in the 40's:

"The great room with its low ceiling and neatly sanded floor, its bright pewter dishes and stout backed, slat-bottomed chairs ranged along the walls, its long table, its huge fireplace, with the benches on either

side, where the dogs slept at night, and where the guests sat, when the dipped candles were lighted, to drink mull and flip, possessed some attraction for everyone. The place was at once the town hall and the assembly room, the court house and the show tent, the tavern and the exchange.

"On its doors were fastened the list of names drawn for the jury, notices of vendues, offers of rewards for stray cattle, the names of tavern hauntings and advertisements of the farmers who had the best seed potatoes and the best seed corn for sale. It was there that wandering showmen exhibited their automatons and musical clocks, that dancing masters gave their lessons, that singing school was held, that the caucus met, that the Colonel stopped during general training. Thither came the farmers from the back country, bringing their food in boxes and their horses' food in bags, to save paying the landlord more than lodging rates. Thither many a clear night in winter, came sleighloads of young men and women to dance and romp, and go home by the light of the moon. Thither, too, on Saturdays, came half the male population of the village. They wrangled over politics, made bets, played tricks, and fell into disputes which were sure to lead to jumping matches, or wrestling matches, or trials of strength on the village green. As the shadows lengthened, the loungers dispersed, the tavern was closed, and quiet settled upon the town." A semblance of all this is still with us in our villages.

The familiar picture, "The Reproduction of the Early Passenger Train," recalls an incident of travel over the Central Road in the 40's when trains were raised over the hill between Schenectady and Albany by a stationary engine connected with a long rope drawing the car up the hill and lowering it on the other side.

A traveler describing a New England railroad ride in the early 40's says:

"There is a great deal of jolting, a great deal of noise, a great deal of wall, not much window, a locomotive engine, a shriek and a bell. The cars are like shabby omnibuses, but larger, holding thirty, forty, fifty people. The seats instead of stretching from end to end are placed crosswise. Each seat holds two persons. There is a long row of them on each side of the caravan, a narrow passage up the middle, and a door at both ends. In the center of the carriage there is usually a stove, fed with charcoal or anthracite coal, which is for the most part red-hot. It is insufferably close; and you see the hot air fluttering between yourself and any other object you may happen to look at, like the ghost of smoke."

Through the effort of Judge Marvin the first public meeting ever held anywhere to consider the building of the Erie Railroad was held in Jamestown in 1831. Judge Foote presided and Judge Marvin made the principal address.

The first public movement in regard to the construction of a railroad along the lake shore was held at Fredonia in 1831. Its object was to organize for the building of a road from Buffalo to the state line with the understanding that it was to connect with one in Pennsylvania.

The act incorporating the New York & Erie Railroad was passed in 1832 and also an act incorporating the Mayville & Portland Railway with a capital of one hundred fifty thousand dollars was passed the same year. This was the earliest suggestion of the road finished but today. It was intended to construct a railroad from Portland Harbor to the head of Chautauqua Lake.

The Governor's message of 1839 proposed three great lines of railroad through the state—the northern, the middle and the southern. These transportation projects always gave new heart to the people.

The people were beginning to struggle with one of the great problems of our age—how to bring the farm near to the city. They knew that distance, speaking economically, is not measured in miles, but in time, money and effort.

The completion of the Erie Railroad in 1851 marked the beginning of an era in the history of the county as did that of the Erie Canal twenty-five years before. The Erie Railroad brought direct and quick communication with New York City and in 1852 the Buffalo & State Line Road was completed from Buffalo through Dunkirk to Erie, materially increasing the facilities for transporting products to market and stimulating improvements in every part of the county.

The great enterprise that Chautauqua County had so anxiously awaited through long years of doubt was consummated in May, 1851, when the New York & Erie, the then longest railroad in the world, was completed to Dunkirk. The celebration which was held in Dunkirk has never been equalled by anything of the kind in the county.

A company was formed to build a railroad from Dunkirk to the state line under the auspices of the New York & Erie Road. Some work was done. Had it been completed, it would have made Erie, Pennsylvania, the terminus of the New York & Erie Road.

Dunkirk was a place of much importance for some years and its wharves and warehouses were utilized to their fullest capacity, but after the Erie was completed from Hornellsville to Buffalo, its western divi-

sion became of minor importance and its line of steamers was withdrawn.

Within a year after the New York & Erie was completed, another important railroad was in operation through Northern Chautauqua—the Buffalo & State Line. About that time a road was organized in Erie to be built from Erie to the state line to connect with the Buffalo & State Line Road. This road was of six foot gauge. The roads in New York State were of four feet ten inch gauge. By the laws of Pennsylvania, at that time all roads entering Erie from the east were to be six feet or four feet eight and one-half inch gauge and all from the west four feet ten inches. The difference in gauges was a serious inconvenience to the Railroad Companies and to the public and on the 17th of November, 1853, a contract was entered into by which the road between the state line and Erie was to alter its track to four feet ten inches, making a uniform gauge from Buffalo to Cleveland. The change was effected in two months and completed February 1, 1854, when the first through train under the new arrangement passed through Chautauqua County from the East. This proposed change and consolidation created so much excitement that citizens gathered at some points on the route and tore down the bridges and took out the track across streets. Only a few citizens sided with the Railroad Company and they were treated as common enemies.

A few years afterward, the Erie & North East and the Buffalo & State Line Railroads were consolidated under the title of the Buffalo & Erie Railroad. Sometime in the 60's a consolidation of the roads was effected, making one management from Buffalo to Chicago, the Lake Shore & Michigan Southern.

Railroads were chartered as common carriers and

not as forwarders; hence as conceived and for many years conducted, the duties of the company ceased when the end of their rails was reached. Thus there grew up in the early days a class of forwarders from terminal points that undertook to transfer goods from one railroad to another and arrange for the forwarding of same to their destination. Shippers had to bear the expense of such intermediate service. For example—a dozen different companies, separately owned and operated, constituted the route from New York to Cleveland. Hence we are apt to underrate the initial undertaking of consolidation. The policy thus pursued was speedily followed through the country.

The tendency to combine which spread with amazing rapidity alarmed the public, and legislative committees were appointed to devise remedies for the alleged evil, but as there could be no effective way of stopping people from controlling all they were able to buy, the process went on. Eventually the interests of a few had to yield to the good of the many, and by the union of independent lines into through routes, the service to the public was improved and cheapened and the new order gained favor.

That railroads would handle long distance traffic, that they would create new industries, or that they would compete successfully with water routes was not expected by anybody. The competition of the New York Central with the Erie Canal was met with severe criticism. Mass meetings were held to insist upon the passage of laws that should stifle such competition. In 1870 canals were compelled to abolish their tolls. The rates were reduced again and again. So large a part of the expense of railroad transportation is connected with loading and unloading rather than with the actual haul that the cost of service does not increase in proportion to the distance.

The railroad is essentially a monopoly, and speaking generally, moderation in rates is to be secured not by competition but by some other force—by the pressure of public opinion, by public authority, or by the self interest of the roads acting through a desire to increase the movement of commodities by offering transportation at a lower price, transportation being something upon which every considerable branch of industry is immediately and vitally dependent.

The capital for building American roads was so scarce that great economy was used in the road-beds and tracks, and to offset this deficiency, we developed a superior system of equipment. To make up for the greater liability to collision and accident, a system of car construction was devised with longitudinal instead of transverse arrangement of beams as in Europe which rendered accidents far less disastrous when they occurred. In this development of car equipment, George M. Pullman, a native of Chautauqua, has been the leader.

It was for Mr. Pullman to solve the problem of long continuous railway journeys. In a sixty-mile night ride from Buffalo to Westfield in 1858 he occupied a bunk in one of the so-called sleeping cars of that period. The car was modeled after the sleeping bunks in use on passenger boats on the canals and consisted of three tiers of shelves on each side of the car, and was scarcely more comfortable than the ordinary day coaches. That ride was the dawn of comfort on wheels.

In 1859, with neither power nor influence and unknown to the railway world, he induced the Chicago & Alton Railroad Company to remodel two of the old day coaches of their road into sleeping cars, using a patent which he bought, supplemented by improvements of his own. Soon after he commenced the construction

of a sleeping car that was destined to revolutionize travel and rightly associate his name inseparably with progress in railway equipment. This car was named "The Pioneer" and was built upon the correct principles which are now the standard of all first class sleeping cars and represented the highest achievement in the machinery of passenger transportation just as does the Pullman car of today. From the completion of that car, the Pullman has never been dislodged from the dominant position it took in one leap at the very outset. "The Pioneer" cost \$18,000 and the car which came after it cost \$24,000.

It was Mr. Pullman who taught the world that you can take a luxurious meal while riding at the rate of fifty miles an hour just as it was he who made it possible for a man to do a day's work in one city and arise refreshed and ready for another day's work in another city hundreds of miles away. It is an interesting speculation as to how much this convenience, by multiplying many times the working capacity of the individual, has added to the total industrial energy of the country.

Whatever inventive genius Mr. Pullman possessed culminated in the vestibule, which makes a solid yet perfectly sinuous train with practically absolute immunity from danger to passengers even in most violent collision, and with a possible exception of the introduction of the air brake, which puts the control of the train completely in the hands of the engineer, there has been no event of railway development so important in securing safety to the traveling public as the invention of the Pullman vestibule. We now start out from any city in the United States, Canada or Mexico and travel to all accessible parts of the North American continent over different railroads and we find the one harmonious, perfectly administered system of transportation. Wheth-

er you go aboard a Pullman car in New York or Arizona, you find the same beautiful surroundings, the same cleanliness and order, the same comfort and attentive service. You may pass under one roof from your dining room to your sitting room or your sleeping room as in your own home.

Steel rails were introduced in 1870 and the use of stronger bridges rendered heavier loading safe. The improvements in tracks, in bridges, in rolling stock and in locomotives have made it possible with a given amount of fuel and train service expense to accomplish in actual hauling ten times the amount that was possible a generation ago.

All this has revolutionized economic conditions. The whole world is brought next door.

A marvelous change in the passenger equipment has taken place, but still more marvelous is the change that has been effected in the locomotive. The first engine drew but thirty tons on the level road; a locomotive built today with ten wheels coupled is guaranteed to haul three thousand five hundred tons of freight on a level road, which exceeds the burden of an average ocean liner, and a large modern freight car has a capacity of fifty tons.

A long uninterrupted enjoyment of public blessings and a familiarity with their use tend to make us unmindful of their magnitude.

The Atlantic & Great Western Railroad had been completed through Chautauqua County in 1860, giving Chautauqua County a rail outlet to the east and west; and with it practically came the passing of the stage coach days. Its advent into Jamestown was celebrated by bonfires, speeches and general jollification, not since equalled except in the great celebration of the termination of the Civil War.

The Cross-Cut Railroad was built from Corry, Pennsylvania, to Brocton in 1867 to secure a lake outlet for the Oil Creek Railroad and a connection with the Lake Shore Railroad independent of the Philadelphia & Erie. These routes were consolidated under one management and have become a part of the Pennsylvania system, providing a railroad outlet for Chautauqua and neighboring towns.

In the revolution of the railroad operation, rates were adjusted on a mileage basis, and competitive points were favored, which led to a mania for railroad construction. Aid was voted by municipalities and a network of railroads sprang into existence. Among these roads to which aid was given was the Dunkirk, Allegheny Valley & Pittsburg Railroad, opened in 1871, connecting the northern and southern parts of the county. The capital on which the road was completed was largely subscribed by the towns along the road. The system of heating cars by steam from the locomotive was first in use on this road and was the invention of William Martin of Dunkirk. This heating system did much for the comfort of the traveling public.

The New York, Chicago & St. Louis Railroad (Nickel Plate) was organized in 1880 to built a railroad from Buffalo to Chicago by way of Dunkirk, Erie and Cleveland, and the first through passenger train crossed Chautauqua County August 31, 1882. In the winter of 1882-3, the road was purchased in the interest of the Lake Shore. It has been run in harmony with that line, although a separate organization and an apparent competition are kept up.

The Chautauqua Lake Railroad was opened in 1888, being completed to Mayville May 11th of that year, and was in June, 1902, completed to Westfield. This road has been of material value to Jamestown as it has furnished a competing line of transportation.

The earliest American sailing vessel on Lake Erie was a small boat owned and run by Captain William Lee in which he carried passengers and light articles of freight between Buffalo and Erie touching at Barcelona. She was constructed to use oars in going against the wind and had no crew, the passengers being obliged to work their passage.

The first strictly sailing vessel that touched at a Chautauqua port was the "Washington," built in Erie in 1798, and was employed some twelve years. Before the War of 1812, a dozen vessels composed the whole merchant fleet of the lake and averaged sixty tons. The chief article of freight was salt. The first steamboat navigating Lake Erie was the "Walk-in-the-Water" launched in 1813. Afterward came the "William Penn" in 1826, built by the Erie & Chautauqua Steamboat Company. After that there were several steamers stopping at Chautauqua points.

The "Walk-in-the-Water's" rates from Buffalo to Dunkirk were three dollars and from Dunkirk to Erie three dollars; Dunkirk to Detroit fifteen dollars. The facilities for travel afforded by this boat brought Chautauqua County a little nearer the East, lessening the time and increasing the number of passengers to and from Buffalo.

Further communication with Buffalo was opened by means of the "Pioneer" and steamboats going to the far western points were induced to call at Dunkirk for the convenience of those who were western bound and gave a new impetus to the general trade and improvement of the county. In 1827 the steamboat "Pioneer" made regular trips between Buffalo and Dunkirk and a line of stages between Dunkirk and Erie connected with that steamer. There were several small harbors on the lake shore—Silver Creek, Dunkirk and Barcelona.

In 1846 a daily steamboat line was established between Erie and Buffalo. Up to 1845 all the lake steam-boats used wood for fuel giving employment to a large number of Chautauqua men and teams.

Except for a few years after that, Chautauqua has realized but little benefit from Lake Erie navigation, and the extension of the Erie Railroad from Hornellsville to Buffalo cut off future possibilities.

In 1820 the first expenditure of public money within this county was made in improving the facilities of navigating Lake Erie, when four thousand dollars was appropriated for a lighthouse at Dunkirk Harbor; three thousand dollars was appropriated for a breakwater the next year, and further appropriations have been expended from time to time on that harbor.

A lighthouse was built at Silver Creek in 1828 at an expense of thirty-five hundred dollars. In 1829 a lighthouse was built at Barcelona and illuminated by natural gas carried in pump logs from the gas spring.

The last appropriation for the benefit of the Chautauqua ports was an appropriation of four hundred fifty thousand dollars made by Congress in 1897 for deepening Dunkirk Harbor. As yet little benefit to shipping has been realized from this appropriation.

There are men living in whose infancy ship-building and navigation, so far as motive power and material of construction are concerned, had not essentially changed since the beginning of the Christian era, but during the past century these occupations have been so revolutionized in every phase that the facts of 1800 put beside the facts of 1900 are interesting chiefly to the antiquarian.

The perfection of the service on the Great Lakes is well shown at the mouth of the Detroit River. At that point, during the open season of eight months, a steamship passes every three and a half minutes day and night,

the total tonnage exceeding that entering ports of New York and Liverpool in a whole year. The flying delivery of mails to "these ships that pass in the night" has no parallel elsewhere. Every steamer is met and mail collected and delivered without even slowing up. Orders from headquarters, messages from home, letters written on the trip, the thousand and one communications to and from an enormous fleet moving in an ever-changing panorama, are all handled in this great exchange on the water. Letters are stamped on the back each with the name of the steamer it is intended for, in characters so large that they can be read by lamplight; they are enclosed in water-tight bags, so that if the boat carrying them should be upset, the mails would float uninjured and are hauled on board the passing vessels, while the return mails are received and an exchange is effected without deviating from the course or slackening the speed.

Before and after the settlement of Jamestown, keel and Durham boats and large canoes passed up and down the Conewango, the Outlet and Chautauqua Lake to Mayville carrying furs and salt and many of the articles of early traffic. This manner of traffic continued well through the first half of the century.

The first effort toward improving the navigation of the waters of Chautauqua was in 1820 when a company was incorporated for the purpose of improving the navigation of the Cassadaga and Conewango Creeks to the state line. Several miles of the upper part of the Cassadaga Creek were cleared and a boat built, but owing to the many turnings, navigation was found to be impracticable.

The navigation by keel boats was no small affair, as all the iron, nails, window glass, bacon, flour, grindstones, and a great variety of other goods essential to

the life of the settlers were poled up the Allegheny and Conewango from Pittsburg. The pot-ash and black salts found a ready market in Pittsburg as both were used in making glass in their factories. A part of the other loading for down the river trips was deer and bear skins, furs and maple sugar.

The saw-mill owners were obliged, when building their dams on the Conewango, to construct locks to allow boats to pass. After the commerce became more considerable, horses were used in drawing these boats.

The first steamboat on Chautauqua Lake was built in 1827 by a company headed by Alvin Plumb and was named "Chautauqua." A larger boat was built in 1835 named "Robert Falconer." Others followed and were abandoned or burned until it is said that between forty and fifty steamboats have been built. In 1846 Emery Warren's history speaks of Chautauqua Lake as the "most elevated body of water on which a steamboat floats in the known world."

The present fleet owned by the Chautauqua Steamboat Company consists of eight good sized, well equipped and well managed steamers. There are numerous other small steamboats owned outside of the Chautauqua Steamboat Company and over one hundred small private yachts.

During the stage coach days and down to 1870, there was a large amount of passenger and freight business done by the boats. Steamers connected with stages from Westfield and on the way down the lake passengers were served with excellent fish suppers that became famous. In 1871, by the explosion of the boiler of the "Chautauqua," fourteen passengers were killed. This is the only case of loss of life or serious accident to a passenger on any of the Chautauqua Lake boats. After that but little passenger business was done down

to the time of the opening of the Chautauqua Assembly. The business of the boats was almost entirely freight. Season tickets were fifteen dollars each and single passage one dollar each. In 1883 the Red Stack Line reduced season tickets to one dollar with trip tickets twenty-five cents, and only entire strangers were asked to pay that. Liquor was sold on all the boats up to 1885. Since that, conditions have steadily improved, and courtesy, comfort, luxury and safety are found on all the boats.

Chautauqua Lake has taken a vast part in the business development of the county and the policies of the companies managing the transportation have been liberal and beneficent.

Back in the 30's a curious kind of an omnibus car—the "John Mason" by name—was drawn by horses over strap rails laid on stone ties through Fourth Avenue in New York. This was the first passenger street railway ever built. It was not a success and no others were projected until twenty years later when a sort of a boom in street railroad construction appeared in the 50's.

The street railroad is distinctively an American idea but has lately found lodgment throughout the world. In 1873 the cable car was ushered in and not until about '80 did a practical electric railway appear, Edison having built the first electric railroad in America that year, and the cable car is now a thing of the past except on very abrupt grades. The first electric railroad seeking business was built in Chicago in 1883.

In 1887 the success of electric railways was still trembling in the balance. The trolley was a heavy four wheel truck that ran on two wires and was drawn after the car by a flexible cable. The movement did not spread to smaller cities until about 1890. Radical im-

provements in electric apparatus marked the progress of the year and the system now in vogue was generally adopted.

The first street railroad company in the county, the Dunkirk & Fredonia, was chartered in 1864. The organization was completed in 1865 with Thomas L. Higgins, President. The road commenced operations in September, 1866, having a strap rail for track. Dr. M. M. Fenner became President in 1880. In 1890 the road was rebuilt and the motor power changed from horse to electricity, with a new rail and elaborate car equipment. In 1894 the company installed a steam heating plant and is successfully heating many of the public and private buildings of Fredonia. They also operate the electric light and power plant and the Fredonia natural gas plant.

The Jamestown Street Railroad (horse street railroad) was incorporated in 1883 and was put in operation in 1884, with a capital of one hundred thousand dollars. John T. Wilson was the first President of the Jamestown Street Railroad. Mr. Wilson remained President of the road for two years when he was succeeded by Robert N. Marvin; he in turn was succeeded by James B. Ross who served until 1889 when Almet N. Broadhead was elected President. In 1891 the motor power was changed to electricity and the mileage of the road greatly extended. The company now own and operate twenty-two miles of track and forty-eight cars.

The Dunkirk and Point Gratiot Traction Company was organized in 1900 with Daniel F. Toomey President. The road is operated only during the summer months.

The father of the present bicycle was the hobby horse. Hobby horse riding was a popular form of amusement early in the century. In 1866 cranks were first applied to the front wheel. It was really introduced

in the year 1790 and was used with a stationary front wheel for about thirty years. About 1818 the front wheel was placed in a fork which was capable of a rotary movement. The velocipede bears date of 1870. The wheels were of unequal size, the driving wheel being in front and operated by cranks and pedals. The wheels were of the buggy type. Then in 1878 came a machine with a rear wheel very much reduced in dimensions, with a roller brake on the back wheel operated by a leather thong tightened by turning the handle bar in its bearings, and was the first to be fitted with rubber tires carried in half-round hollow iron rims. In 1882 came the ball-bearing, which was the highest development of the wheels of the "Ordinary" type. The "Safety" machines came in in 1883. In 1884 came the first rear driven chain "Safety" in this country. The "Safety" type was fully developed in 1889 and in this was shown the first careful finish and attention to detail. The cushion tire of this machine paved the way for the pneumatic tire. The fully developed machines of 1896 contained all the essential modern improvements of the type, but the last machine, the one of 1900, is supposed to represent the acme of bicycle construction, being the chainless machine with reduced weight to twenty-five pounds.

During the time that the bicycle was a fad, when thousands of bicycles were in use in the county, several local establishments manufactured them—notably the Fenton Metallic Company—but the strong competition made their manufacture unprofitable and all discontinued their production. The bicycle has taken a strong place as a practical method of travel and will probably not be dislodged from its place of utility. It was the first vehicle to usher in the dawn of the good roads movement. The Century Cycle Club of Jamestown

made the first movement toward building a sidepath, the first work being done in 1896. Other sidepaths followed in different parts of the county.

While we have smoothed the way by bringing energy to bear upon the movement of goods and removing the obstructions to such service on our railways, our common roadways remain about as they have been for a generation. They are bad in design, bad in construction, wasteful in cost, and almost useless through a part of each year in every section.

The traveler abroad cannot but notice the excellence of the country roads and mark the contrast between them and those in all parts of our own county. Our people, engrossed in other matters, have until recently shown little tendency to take up the problem of rural transportation in a systematic and thoughtful manner. The saving would be not only direct in decreasing the cost of transportation but indirect in enabling the farmer to choose the time of bringing his produce to market.

To secure a good system of country roads, two things are necessary—a considerable expenditure of money and a better system of administration. No comprehensive or far-sighted policy can be expected until the roads are classified and those of general importance maintained at the general expense and in a condition suitable to the amount of traffic that passes over them. The good roads movement is an unmistakable sign of a new commercial period whose extent is not yet perceived but whose beginnings will in the future doubtless be marked as a remarkable epoch in the history of commerce.

The good roads movement, the bicycle and the automobile have come upon us nearly hand in hand. Some of the older ones among us have witnessed the ab-

sorption of the stage coach and the wagon by the railroad, and only in poetry have postilions and the old stage coach left any traces.

We now to all appearances stand at the beginning of a new process of absorption of the same kind which probably will assume far greater dimensions than the first. It is a question of the displacement of horses by the motor. Of course it is not for the present imagined that the absorption will be so complete a one as in the case of the stage coach and wagon, but in the public traffic, both passenger and trucking, in the cities it will soon to all appearances be as complete as is today the overthrow of the horse for street railroad service.

The automobile has entered modern life as a factor of high economic significance. Never before has American genius and enterprise created so important a business interest as their manufacture in so short a time. It is a significant fact that more vehicles—five times over—are being exported than are sold here at home. The utility of the automobile in any city or country is in direct proportion to the condition of its streets and roads, and that it has met with such acceptance in France is because the highways are all as smooth as park paths.

The development of motive power is sure to be rapid. The weakness of the present machine is not in the automobile itself but in the driving qualities. Those well informed on the subject say that an electric battery will soon carry a vehicle one hundred miles with one charge while the present limit is fifty miles, and that in every other way the new battery is to be far superior to that which has been in use. The coming power is electricity for cities and gasoline for touring. The new machines will undoubtedly overcome the defective highways.

There are now but a dozen automobiles owned in the county, the first one being a gasoline motor purchased in 1900 by Charles M. Hamilton of Ripley. That we have no more in the county is owing to the fact that our roads are in such bad condition.

#### LUMBERING.

Thomas R. Kennedy of Meadville, Pennsylvania, was the first man to commence the onslaught on the forests of Chautauqua County, he having purchased three thousand acres of land in Poland on the Conewango Creek in 1804 and commenced lumbering in 1805.

General McMahan had built a small saw and grist mill at Westfield in 1804, but Dr. Kennedy was clearly the pioneer in conducting lumbering as a business. His mill was the first one completed in the county and his the first step in the way of improvements of any kind taken south of the ridge. The first boards manufactured at his mills were marketed in New Orleans, the hands returning by sea to Philadelphia and from there walking home.

Small saw mills were built in Silver Creek, Forestville and Fredonia, the first in 1805 and the last two in 1806.

The water power of Chautauqua Lake was first utilized by Edward Work at the present Village of Falconer in 1808. This mill was the second structure of the kind on the waters of this county which flow southward into the Allegheny River. The first lumber cut at Work's mill was sawed into plank for flat-boats in which salt was shipped from Mayville to Pittsburg. Subsequently the product was shipped to New Orleans.

The Kennedy mill and the Work mill have since been continuously operated and these mills have laid the foundation for several independent fortunes.

Connected with the early saw mills which sprang up in all parts of the county, their owners built grist mills. Before the building of the grist mills, the scattering settlers had begun to raise grain which they prepared for food by pounding with a hominy block and some were compelled to travel to Buffalo, or to Erie or Franklin, Pennsylvania, for supplies of flour for their families, paying twenty or thirty dollars a barrel when obtained and carrying the flour home on their shoulders. The grist mills bridged over a great chasm for the pioneers.

Other saw mills were started in the north part of the county and some attempts were made to raft lumber to Buffalo by lake, but never with practical result.

James Prendergast completed the first mill at Jamestown in 1812. The Prendergast mill and the Kennedy mill manufactured the largest amount of lumber of any during the same time in the county. They used gang saws, were run night and day, and each mill sawed from two to three million feet annually. All these early mills used flutter wheels with a horizontal shaft. This type of wheel continued in use until the early 50's when reaction wheels on an upright shaft were substituted.

The inroads upon the pines extended and continued in Southern Chautauqua until the pine forests substantially disappeared. The mills on the Cassadaga alone are said to have produced five million feet of lumber annually and that it required several hundred men in flood time to run the rafts to the Allegheny. The lumber south of the ridge was largely rafted to Pittsburg. That on the lake shore was shipped to Cleveland, Buffalo and the New York markets.

Our primeval forests became the wonders of the day and their fame extended even to Europe. No other section of the American continent produced pines of

such quality and size as Southern Chautauqua and the Conewango Valley. They represented great wealth. The vast water power which everywhere penetrated the forests rendered their conversion into lumber and shipment to market easy by continuous water power through the great Mississippi Valley.

The business of lumbering in its various branches dominated the whole southern section of the county during the first half of the century and this was the school in which many business men were educated. The prosperity of Jamestown and all the southern part of the county is in great measure due to the active enterprise of the men who were trained in this school, and Jamestown's foundation as a manufacturing town is largely owing to the fact that only in this section had sufficient wealth been accumulated (through the lumber business) to furnish capital to establish manufacturing concerns. These men had come in contact with the outer world and were seeking profitable investment for their capital. They were men of strong will, great capacity, and possessed great financial ability.

The dealings between the early lumbermen were more like struggles between strong powers than ordinary business transactions and often led to bitter controversies. The spirit of contention seemed to be contagious and a great battle for business and social supremacy was waged.

Much of the fine timber was wasted in the most improvident way. Cherry was used as freely as hemlock and often logged and burned. If the original pine timber stood in Southern Chautauqua today, it would be worth much more than the present assessed valuation of the entire county. The middle of the century marks the passing of the pines. After that, for a quarter of a century further inroads were made on the now valuable

hardwoods, and as the three-quarter mark of the century came and as time progressed, hemlock has become more and more valuable and has been marketed at great profit. We have now little valuable timber left and lumbering in a large way is a business of the past

It is impossible to place an estimate on the value of the annual harvest of our forests. It was so lucrative a business from the beginning that little economy in their destruction was used. The diameter of the merchantable pine logs diminished from twenty inches in the 30's to six inches at the present time. The same general condition of ratio holds good as to the valuable hardwoods and hemlocks. When we consider the waste of our trees now going to the slaughter, any recuperation of our forest resources seems impossible.

#### MERCHANDISING.

Samuel Wilkinson, afterwards Buffalo's leading citizen, became a resident of Portland and engaged extensively in the salt trade, transporting his salt over the portage to Chautauqua Lake down the Allegheny and Ohio Rivers. He purchased his salt at Salina, it costing him sixteen dollars per barrel delivered at Portland. His business proved somewhat disastrous, as in 1812 salt works were opened on the Ohio River and put an abrupt end to the demand from the south.

The first real merchant of the county was Elisha Risley who established a store in Fredonia in 1808 when he was a young man of twenty. He was a sturdy, forcible man and conducted his business successfully. He was a man of culture and high character. He afterwards held various offices in the county, served as Sheriff and at one time represented his district in Congress. He was also a Major General in the State Militia, and in the early history of the New York & Erie

Railroad was a director. Together with his brother William, in 1834 he established the Risley Gardens and was the first seeds producer and seeds merchant in the county.

A store was opened at the present Village of Irvineton and one at Westfield the same year, but both subsequent to the Risley enterprise.

William Peacock, a surveyor in the employ of the Holland Land Company, had been made agent of the company and settled in Mayville in 1810. Jedediah and Martin Prendergast established a store there in 1811. Mayville at that time was attracting attention as a promising place. The same firm opened the first store in Jamestown in 1814, but were never residents of that place.

Silas Tiffany, the first resident merchant of Jamestown, established a store in 1816 and conducted the business for many years. Aside from his early merchandising, he was a large manufacturer and shipper of lumber, as were many of the principal merchants who followed him. He was a man correct in deportment, refined and gentle, pleasant of speech and pure of thought.

A store, a place where a real merchant dispensed calico, tea, nails, molasses, ribbons and salt, marked a decided advance in civilization and almost always was the nucleus of a hamlet which has since developed into a thriving village; and it was almost entirely on credit that sales were made.

Notwithstanding the cheapness of paper money, bonds and mortgages were still cheaper. There was no such thing as land clear of incumbrance. Second and third mortgages were common.

Stores developed on all sides, increasing with the population and the demand for merchandise. In 1819

a merchant in Dunkirk advertised that he had for sale dry goods, crockery, hardware, glassware, groceries, Dutch bolting cloths, potash kettles, iron and steel, anvils, vises, cranks, screws, saws, nails, etc., and also did storage and forwarding. The stocks of the early stores made the diversity of the present department store ancient history.

Dunkirk had about fifty inhabitants in 1825 when Walter Smith, a man remarkable for energy and business capacity, was attracted to that place by its advantages as a lake port with a fine harbor open to navigation two weeks earlier than Buffalo. He had broad views of business enterprise and was fitted for large undertakings. He became at once the controlling power of Dunkirk and the most influential business man in the county. Through his capital, his prestige and his remarkable talent for business, daily stages for passengers and a wagon line for the transportation of freight were at once established on roads tributary to Dunkirk.

In early years the country store with its ashery was a public institution. The merchant was a public benefactor. No business enterprise could be carried out successfully without his advice and assistance. He not only furnished the material to build and complete the pioneers' houses and barns, and supplies essential to their family support and comfort, but he was their banker and business advisor also. Scarcely a farm was cleared, a building built or a highway opened that he did not in some way give assistance. In many cases these highways were in part his place of business, as many of the merchants sent out peddling wagons supplying the surrounding country with notions and necessities from door to door, exchanging their wares for whatever the farmer had to dispose of.

In 1844 occurred the most terrific storm ever known

on Lake Erie. The wharves at the different Chautauqua points were washed away, the merchandise scattered along the shore, and a large amount of property belonging to the Chautauqua County merchants lost. Nearly all the merchandise brought into the county came through these Lake Erie ports in spring and autumn and was transported inland in farmers' wagons. The blow was felt on all sides but recovery was rapid. The warehouses that were built at Silver Creek, Dunkirk and Barcelona in 1830-31 were either partially or entirely demolished by this storm, but were rebuilt and conducted until rendered useless by the opening of the Lake Shore Railroad.

Jamestown was the depot of supplies for the lumbering camps located on all the southern streams.

How simple a delight was the society of the middle of the century! The etiquette of the time was of the heart. The temper of the people was joyous and merry. The merchants and professional men were never too busy for a joke and it was a dull day that did not furnish the village with a laugh; but all these little comedies and tragedies, that rich tide of human interest flowing through this secluded stream passed long ago.

Merchandising today is more clearly defined. The work of the merchant is thoroughly systematized and complex. The volume of business has gradually increased. The tendency has been constantly growing toward a cash basis on all business and the merchant does but little in the way of barter. The poetry and sentimentality of merchandising are gone.

#### BANKS.

Following the expiration of the charter of the United States Bank in 1811, state banks were organized in New York and neighboring states but none on the

Holland Purchase. In 1816 the second Bank of the United States began its career of twenty years. That institution had a large capital, twenty-five branches (the parent bank was at Philadelphia) and had a monopoly of the government business.

Banks in the early history of the state were thought of as favors to be granted to political adherents and accordingly certain institutions were customarily regarded as Federalist Banks or Republican Banks as the case might be. So acute were the struggles in the Legislature for these privileges and so much scandal resulted that in 1821 a two-thirds vote of each house was made a requisite to granting a bank charter.

In 1831 there was no bank in New York State nearer Chautauqua County than the branch of the United States Bank at Buffalo. The nearest state institution was at Lockport and there was no bank in the southern tier of counties west of the Hudson River. The population of Jamestown was a little above one thousand and of the county thirty-five thousand. A part of Cattaraugus County and a considerable territory in Pennsylvania looked to Jamestown as its commercial center. Seven mail routes centered there, two of them daily lines of stages each way.

Jamestown was a place of considerable promise and the need of a bank was greatly felt owing to the distance to banking facilities. This, together with the fact that an investment in bank stock was known to be exceedingly profitable, created an influence that soon materialized in the organization of the Chautauqua County Bank. That institution was organized under the safety fund system, the safest system in vogue. Judge Elial T. Foote and Judge Richard P. Marvin were the most conspicuous men in the movement for the organization. They were heartily seconded by most of the leading

men of the county who readily took stock in the institution. The capital of one hundred thousand dollars not subscribed locally was largely taken by Albany capitalists. The applications for stock reached nearly a million dollars. At a meeting of the directors held at Jones & Son's tavern June 24, 1831, Elial T. Foote was elected President. The President was to serve without salary, his only compensation being a fee for signing bills.

At this meeting a contract was made with James Prendergast for a lot on which to build a bank building—the same lot on which the Chautauqua County Trust Company is located. That building was located on the rear end of the lot and faced on Second Street. At the same time five hundred dollars was appropriated for the purpose of erecting a building for the bank and constructing a vault. The directors present at the meeting were Leverett Barker, Oliver Lee, Thomas B. Campbell, William Peacock, Daniel Sherman, James Hall, Elial T. Foote, Judiah E. Budlong, Abner Hazeltine and Richard P. Marvin. It was resolved that there be a meeting of the directors on Thursday of each week at seven P. M. at the house of Jones & Son until further orders. There is a tradition that there was an enjoyable social session after these meetings.

As illustrating some of the conditions existing at that time, the articles of association show that the Finance Committee of the Board of Directors were to meet twice weekly and that no notes were to be discounted except by that full committee; that no note shall be discounted for less than fifty dollars or without at least two responsible endorsers or having upon it any name which shall be upon any note or bill protested and due the bank without adding one additional and responsible endorser; that all protested notes that

belong to the bank for more than one week shall be put in the hands of its attorney for collection.

No individual shall be allowed to overdraw his account, but if by mistake such occurrence should happen, the individual shall forthwith be notified, and in case the account shall not promptly be adjusted, the cashier is authorized to commence a suit for the balance, and in all cases he shall, if not previously adjusted, report the case at the next meeting of the directors.

The bank was open for the transaction of business from ten o'clock until twelve A. M., and from two until four P. M.

It was thought that all renewals of paper were contrary to proper business methods and all notes must be paid at maturity. The form of making payments was as now by bank checks and drafts. The bank received deposits and sold New York, Philadelphia and Albany exchange.

Oliver Lee was elected Vice President and Arad Joy, Cashier, soon after the organization of the bank. Mr. Joy resigned in April, 1832, when Fitch Shepard, then teller, was made acting cashier. May 4, 1832, Aaron D. Patchen of Troy was elected Cashier. He was a trained banker, a man of great energy and prompt business methods, and materially aided Judge Foote and the directors in organizing the business of the institution on a sound financial basis.

At a meeting of the Board of Directors held September 30, 1834, Robert Newland of Albany was unanimously elected teller of the institution with a salary of three hundred dollars per annum. On June 9, 1835, Judge Foote having severed his connection with the bank, Samuel Barrett was elected President.

Judge Foote was at that time the leading physician of the town; was the Postmaster of Jamestown and for

twenty-five years a Judge of the county, and was a prominent figure in business and financial circles. He did more to preserve the traditions and historical records of Chautauqua County than any other man. Personally he was an honest, earnest man, inflexible as iron in everything that constituted economy; hard to himself, upholding with rigid self-discipline the traditions of his early New England home.

Major Barrett, after coming to Jamestown, had been a hotel keeper, tanner and merchant, and before his election to the Presidency of the institution had been its Vice President. He served as President for thirty-seven years and the records of the bank show him to have been a sound, level-headed and energetic business man.

In 1836 Aaron D. Patchen resigned to become Cashier of the State Bank at Albany. His brother, Thaddeus W. Patchen of Troy, succeeded him as Cashier of the Chautauqua County Bank. On the resignation of Thaddeus W. Patchen in 1840, Robert Newland, formerly teller, was appointed cashier and served in such capacity until 1860 when he was made Vice President and Selden E. Marvin, Cashier. When General Marvin entered the army in 1862, Mr. Newland was again made Cashier and served until elected to the Presidency in 1872, when David N. Marvin was made cashier.

David N. Marvin's death in 1875 was a distinct loss to the institution and greatly regretted by his associates in the bank and by the community at large.

After Mr. Marvin's death, Frank B. Farnham, George S. Gifford, Willis O. Benedict, and the present incumbent, Brewer D. Phillips, who was elected in July, 1897, have occupied the position of Cashier.

After the death of Samuel Barrett in 1872, on Au-

gust 14th of that year Robert Newland was elected President. Mr. Newland served until incapacitated by impaired health, resigning May 8, 1890, and died October 3, 1891. Robert Newland was the son of an Albany merchant and commenced his connection with the Chautauqua County Bank when he was twenty-five years of age and maintained a continuous relation with that institution for fifty-seven years. The written records of the bank show that he was upright, painstaking, industrious, watchful and possessed of a strong discriminating mind. The bank traditions are that he was a good man, conscientious, high-minded, dignified and genuine, considerate and thoughtful of others, modest, reserved and little given to extravagance of speech—an ideal gentleman.

In 1890 Daniel Griswold became President as successor of Mr. Newland and served until 1899. Then he was succeeded for a few months by Elliot C. Hall, who was succeeded in May of the same year by Charles M. Dow, the present President of the bank. Mr. Griswold during his administration was a bulwark of strength to the institution.

Fred A. Bentley was elected Vice President in January, 1886, and is the incumbent.

The Chautauqua County Bank as a state institution was succeeded by the Chautauqua County National Bank October 2, 1865. June 18, 1896, the Chautauqua County National Bank was succeeded by the Chautauqua County Trust Company and the business of the City National Bank added to it, Willis Tew being elected Second Vice President and M. M. Skiff, Secretary. On July 1, 1899, the capital was increased and the business of the Jamestown National Bank acquired. In January, 1900, Edward F. Dickinson was elected Secretary. On the death of Mr. Dickinson in 1901, Harry

P. Sheldon was elected Secretary. Mr. Dickinson in his judgment was wise and discreet. He was kind and courteous in his relations with all and was universally respected for those traits of character which make a good citizen and an upright man. He was a model for youth and manhood. The present capital of the bank is two hundred fifty thousand dollars with deposits of two million three hundred thousand dollars. The present officers are Charles M. Dow, President; Fred A. Bentley, Vice President; Harry P. Sheldon, Secretary; Brewer D. Phillips, Cashier.

The history of the Chautauqua County Bank, unlike many, is not monotonous for it is in a great measure the history of Chautauqua County. It is the link between the past and the present. Its early chronicles show how this country was builded and the preserved records of its directors' meetings will show also that its prosperity was inevitable. One great aim was to build up the community in which it was located and in that upbuilding the institution has prospered. The spirit of progress which animated its original Board of Directors has remained with all their successors and each succeeding year has found it pushing farther and farther to the front.

Of all that men leave behind them after having been actively engaged in life, there is nothing that affords better tests of their character and motive than their private correspondence where a necessary mutual reliance is indulged in. Men throw off all disguise and disclose the real motive by which they are governed. In the mass of correspondence between the clients of the Chautauqua County Bank and its officers, many of the men of Chautauqua are shown to have been grand and overshadowing characters.

The position the bank has always occupied in the

public esteem and respect of this entire community has been pre-eminent and the feeling of a large share of its constituency is of personal attachment. It is spoken of as people speak of a high-minded man. Away from home it is one of the best known of such institutions. Its growth, like the growth of Jamestown, has been continuous and solid. Its strength is positive. Its name is synonymous with stability.

Following the enactment of the General Banking Law of 1838, wildcat banks were organized through Western New York. One was located in Clymer, one in Sherman, one in Ellery, and another in Dunkirk. It was customary in the organization of these institutions that the stockholders should be non-residents, they employing some man of prominence in each village who had a place of business which was made a redemption place for their bills. These bills were all issued in New York and sent to these officers to sign. The place of business being inaccessible, the bills were redeemed in New York at one-half of one per cent. discount which prevented their being presented and specie demanded. By this process speculators kept the bills at par for some time, but these wildcat banks eventually all failed. These institutions were not banks of deposit and were organized solely for the purpose of circulating their bills.

The Silver Creek Bank was organized in 1838 with a capital of one hundred thousand dollars with Oliver Lee as President, he being its principal stockholder. Mr. Lee died July 28, 1846, and was succeeded by George W. Tew. Oliver Lee was a man of great force and an important person in the development of the county. He early acquired a large fortune and used the power that it gave. Before the organization of the Silver Creek Bank, Mr. Lee had been a tanner, merchant and warehouseman and was the first Vice Presi-

dent of the Chautauqua County Bank at Jamestown. His influence was broadly felt.

George W. Tew was a practicing attorney, was twice County Clerk, and was elected Cashier of the Silver Creek Bank in 1841. He was afterwards elected to the Presidency of that institution, which relation was continued until his death in 1875, the bank being discontinued soon thereafter. Mr. Tew, like Mr. Lee, acquired a large property in early life. He was a man of strong character but of modest manners; was known to be a prudent manager and a man of stainless character, admired by all who knew him in his business relations. He was thoroughly alive to all the social and religious interests of his town. His relations to moral questions and his whole character were such as to entitle him to the regard and esteem of all. There was a certain stateliness and dignity of person and natural majesty of manner about him which marked him out from the multitude.

In 1848 the Bank of Westfield was established by S. H. Hungerford with a capital of one hundred thousand dollars. Mr. Hungerford had been a successful merchant, was an active participant in the public affairs of his town and county; was hospitable and cultured. Honesty and ability characterized his business life.

The Bank of Westfield was succeeded in 1864 by the First National Bank of Westfield with F. B. Brewer as President and Levi A. Skinner, Cashier. Dr. Brewer was a college bred man, was a physician and had been a successful lumberman and oil operator—a pioneer in the oil business. He held many important political offices, the last of which was one term as Member of Congress from this district. L. A. Skinner was made President of the bank in 1875 and was succeeded by E. A. Skinner after the death of L. A. Skinner in 1876.

Levi A. Skinner was prominently identified with all of the business, social and religious life of the town; was a devoted member of the Presbyterian Church, of which denomination he had been a minister before his residence in Westfield. On the expiration of the charter of the First National Bank in 1884 the bank was reorganized as the National Bank of Westfield. The present officers are E. A. Skinner, President; Frank W. Crandall, Cashier. The capital is one hundred thousand dollars with deposits of four hundred thousand dollars.

With the beginning of the latter half of the century and the ushering in of the railroad era, there seemed to be a demand for another bank in Jamestown. The Jamestown Bank was organized in 1853 with Alonzo Kent, President and J. E. Mayhew, Cashier. The directors were Alonzo Kent, Orsell Cook, Reuben E. Fenton, Galusha A. Grow and Sardius Steward. The First National Bank, the successor of the Jamestown Bank, was incorporated April 5, 1864, with the same officers and directors. On the resignation of Mr. Kent from the Presidency in July, 1881, Governor Fenton was elected President and served until his death, August 25, 1885. Mr. Kent was re-elected President January 4, 1886, and served until his death, May 25, 1888, when Frank E. Gifford was elected his successor. Prior to the organization of the Jamestown Bank, Mr. Kent had been a successful merchant. He was a man of energy, strict attention to business, of rare intelligence, with a mind of acuteness and force, and withal an excellent director of affairs and a good banker. Governor Fenton's career is well written in history. It would be difficult to recite the work that he has done. As a statesman and financier he shed great lustre on his home city. After retiring from active public life, he was naturally called

upon to take charge of the bank with which he had been so long identified. As he was seen about his office at the First National Bank, he was of princely mien and manner, scrupulously neat in attire, cordial and genial in intercourse, the same as when occupying exalted public position. His later business life illustrated in the most remarkable manner that the post of honor is a private station. Upon the death of J. Edward Mayhew in 1885, Edward Morgan was elected Cashier. Many of Jamestown's industries have been greatly aided by the fostering care of the First National Bank and the bank has been eminently successful from its inception. The present officers are Frank Edward Gifford, President; William Broadhead, Vice President; Edward Morgan, Cashier. Their capital is one hundred fifty-three thousand three hundred dollars, with deposits of one million dollars.

The Lake Shore Bank of Dunkirk was organized in 1855 by Truman R. Coleman and Langley Fullagar with a capital of one hundred thousand dollars, Mr. Coleman being President and Mr. Fullagar Cashier. On the death of Mr. Coleman in 1880, William T. Coleman, his son, became President and A. J. Lunt Cashier, Mr. Fullagar having previously resigned. Truman R. Coleman was one of the foremost men of his time in the county; pure in thought and act and devoted to the interests of his home city. In 1883 the institution became the Lake Shore National Bank. After the death of William T. Coleman in 1891, M. L. Hinman was made President, and resigning in 1896 was succeeded by A. H. Marsh. William T. Coleman was enterprising and reliable, warm in his affections, and an intuitive reader of men and their motives. His death was the cause of genuine and unaffected regret. The present officers are A. H. Marsh, President; George P. Sanders,

Vice President; A. J. Lunt, Cashier. Its capital is one hundred five thousand dollars, with deposits of one million dollars.

The Fredonia Bank was organized in 1856 with a capital of one hundred thousand dollars, Rosell Greene being President, Orson Stiles, Vice President, and Stephen M. Clement, Cashier. The first directors were Rosell Greene, George W. Tew, Joel R. Parker, Edmund Day, Calvin Hutchinson, Philander Sprague, Chauncey Abbey, Orson Stiles, Stephen M. Clement, Henry C. Frisbee, Abner Clark and Charles Burritt. At the death of Rosell Greene in 1859, Orson Stiles was elected President. Mr. Greene came to Fredonia to learn the tanner's trade in General Leverett Barker's tannery. He was a son-in-law of General Barker and was for some years the manager of his business and was his successor in the tanning business.

In 1865 the Fredonia National Bank was organized with a capital of fifty thousand dollars with Orson Stiles President, Chauncey Abbey, Vice President, and Stephen M. Clement, Cashier. Mr. Stiles was a graduate of Union College; was an attorney-at-law and at one time County Clerk of Chautauqua County. His genial, cordial nature drew to him many warm friends. He was a man ever honored and respected.

In 1867 Mr. Clement resigned as Cashier to accept the position of Cashier in the Marine Bank of Buffalo and was elected President of the Fredonia National Bank and H. C. Clark was made Vice President, the latter devoting his time to the interests of the institution. At this time H. D. Crane was elected Cashier and continued as such until 1872 when he was succeeded by Reuben P. Clement. In 1881, S. M. Clement having disposed of his interests in the Fredonia National Bank,

Chauncey Abbey was made President and Aaron O. Putnam Vice President. Mr. Clement was formerly a merchant in Fredonia; had been a short time Cashier of H. J. Miner's Bank before taking the cashiership of the Fredonia Bank. The great success of the Marine Bank of Buffalo, of which he was the executive officer, is a splendid monument to his business ability and character.

In 1881 the capital was increased to one hundred thousand dollars. In 1884, R. P. Clement having resigned as Cashier, he was succeeded by Frederick R. Green. At the death of Chauncey Abbey in 1894, Aaron O. Putnam was made Vice President and so continued until his death in February, 1896. He was succeeded by Oscar W. Johnson as Vice President. Mr. Abbey, before moving to Fredonia, had been the most successful farmer and cattle dealer of Northern Chautauqua. He had been of the organizers and directors of the Fredonia Bank and was an energetic and self-reliant man. His personal loyalty to his friends and business associates was one of the greatest attributes of his character.

On the death of Mr. Putnam, Ralph H. Hall was elected President to succeed him. In 1898 Mr. Johnson died and was succeeded as Vice President by Henry W. Thompson who remained in that office until January, 1902, and was succeeded by Dr. M. M. Fenner.

The present officers are R. H. Hall, President; M. M. Fenner, Vice President; F. R. Green, Cashier. At the present time they have a capital of one hundred thousand dollars, with deposits of eight hundred thousand dollars.

The Second National Bank of Jamestown was organized in 1865 with a capital of one hundred thousand dollars, Thomas D. Hammond being President, Wil-

liam H. Tew, Vice President, and George W. Tew, Jr., Cashier. In 1869, upon the resignation of Thomas D. Hammond, William H. Tew was elected President with George W. Tew, Vice President, and Willis Tew, Cashier. In 1872, Willis Tew resigned his position as Cashier, George W. Tew, Jr., being elected to succeed him, and Judson W. Breed was elected Vice President. In 1874 H. H. Gifford was elected Vice President to succeed Judson W. Breed, and Edgar W. Stephens, Cashier in place of George W. Tew, Jr., who had resigned. On March 31, 1875, the name of the bank was changed to the City National Bank.

Upon the resignation of William H. Tew in 1879, Martin L. Fenton was elected President. William H. Tew was for many years a successful merchant of Jamestown. He was a man of power and during his entire career made his influence felt in educational matters and in everything that pertained to the best interests of his town. His positive convictions and his generosity to the needy were well known as well as his strong temperance principles and his thorough sense of justice. His intellectual qualities and judgment were of a high order and he left a strong impress on the affairs of his town.

In 1880 George W. Tew was elected President to succeed M. L. Fenton, and Willis Tew was chosen Vice President.

E. W. Stephens having resigned the cashiership, Charles H. Tew was elected in his stead. In 1888 Herbert W. Tew was elected Cashier to take the place of Charles H. Tew who had resigned. In 1893 Willis Tew was elected President to succeed George W. Tew, and M. L. Fenton was chosen Vice President. In 1894 Herbert W. Tew having resigned the cashiership, M. M. Skiff was elected in his place.

On June 16, 1896, the City National Bank was absorbed by the Chautauqua County Trust Company.

The Merchants National Bank of Dunkirk was organized in 1882 with a capital of one hundred thousand dollars with Langley Fullagar as President and John H. Lascelles, Cashier. Mr. Fullagar served as President until required to resign on account of impaired health and was succeeded by S. M. Clement, the present President of the Marine National Bank of Buffalo. Mr. Fullagar was a man of high character and fine business qualifications; was a pure and lovable man; his work was for the betterment of humanity; he was in touch with those principles of morality and religion which form the crown of civilization. He had a talent for friendship; was a lover of right, truth and justice and hated shams.

The Jamestown National Bank was organized in 1888 with a capital of one hundred thousand dollars with Charles M. Dow, President; Charles H. Gifford, Vice President, and M. M. Skiff, Cashier, Mr. Skiff resigning the same year and Edward F. Dickinson being elected Cashier in his place with Samuel J. Giles, Assistant Cashier. All the officers served up to the time of the consolidation with the Chautauqua County Trust Company July 1, 1899, with the exception of Charles H. Gifford who resigned to become President of the Farmers & Mechanics Bank, S. B. Broadhead and S. W. Thompson being elected Vice Presidents in 1892. The institution was successful from its inception and at the time of its going out of business had a capital of one hundred thousand dollars and surplus of one hundred thousand dollars, with deposits of seven hundred fifty thousand dollars.

The State Bank of Sherman was organized in 1890 with a capital of twenty-five thousand dollars with E.

Sperry, President, C. H. Corbett, Vice President, and H. F. Young, Cashier. In 1894 A. J. Dean succeeded Mr. Sperry to the Presidency and held the position until January, 1900, when he resigned and J. L. Thayer was elected in his place. The present officers are J. L. Thayer, President; C. H. Corbett, Vice President; Charles S. Jones, Cashier. They have a capital of twenty-five thousand dollars, with deposits of one hundred thirty-five thousand dollars.

The Farmers & Mechanics Bank was organized in 1891 with a capital of one hundred thousand dollars with E. B. Crissey, President, Fred T. Powell, Vice President, and George S. Gifford, Cashier. In 1894 W. R. Botsford was elected Cashier to succeed George S. Gifford. In 1897 Newton Crissey was elected President, E. B. Crissey, Vice President, and H. J. Crissey, Cashier. On the resignation of H. J. Crissey in 1898, George L. Hamilton was elected Cashier, and he was succeeded in 1900 by O. N. Rushworth. The present officers are Newton Crissey, President; E. B. Crissey, Vice President; O. N. Rushworth, Cashier. They have a capital of fifty thousand dollars with deposits of five hundred twenty-five thousand dollars.

The State Bank of Mayville was organized in 1891 as successor to Skinner, Minton & Company, with a capital of twenty-five thousand dollars, C. C. Minton being President, J. F. Hunt, Vice President, and C. R. Cipperly, Cashier. The present officers are M. W. Scofield, President; J. F. Hunt, Vice President; C. R. Cipperly, Cashier. They have a capital of twenty-five thousand dollars with deposits of one hundred forty thousand dollars.

The State Bank of Brocton was organized February 18, 1892, by Brewer D. Phillips and others of

Brocton with a capital of thirty thousand dollars, Ralph A. Hall being President, Herman J. Dean, Vice President, and Brewer D. Phillips, Cashier. Mr. Phillips resigned the cashiership in June, 1896, to take the cashiership of the Chautauqua County Trust Company. The present officers are Ralph A. Hall, President; Jonas Martin, Vice President; L. D. Sullivan, Cashier. They have a capital of thirty thousand dollars, with deposits of two hundred fifty thousand dollars.

The Union Trust Company of Jamestown was chartered January 12, 1894, with one hundred thousand dollars capital, E. B. Crissey being the first President with Frank Merz, Cashier. E. B. Crissey resigned June 19, 1896, and James S. Patterson succeeded him. Mr. Patterson died April 8, 1899, and was succeeded by Frank Merz as President. Mr. Merz being succeeded by Harry L. Briggs as Cashier. Mr. Patterson was an extensive and successful oil operator and was a large holder of manufacturing interests. He was a man of great energy and interested in philanthropic and religious movements; was a man of high sense of honor, strict integrity, and of a kind and genial nature. The present officers are Frank Merz, President; Samuel Briggs, Vice President; Harry L. Briggs, Cashier. They have a capital of one hundred thousand dollars with deposits of one million one hundred thousand dollars.

The State Bank of Silver Creek was organized in 1899 with a capital of twenty-five thousand dollars with R. J. Quale, President, F. R. Green, Vice President, and Theodore Stewart, Cashier. In 1901 F. R. Green resigned the Vice Presidency and George H. Shofner was elected to succeed him. The present officers are R. J. Quale, President; George H. Shofner, Vice President; Theodore Stewart, Cashier. They have

a capital of twenty-five thousand dollars with deposits of one hundred twenty thousand dollars.

The First National Bank of Falconer, New York, was organized in 1900 with a capital of twenty-five thousand dollars with E. B. Crissey, President, J. P. Clark, Vice President, and E. H. Sample Cashier. The officers are the same now as at the time of organization. They have deposits of sixty thousand dollars.

It is a noteworthy fact that no incorporated bank of deposit has ever failed in Chautauqua County.

The men of Chautauqua who have left their mark upon our institutions knew the world and had the courage and talent that fitted them to fight successfully the great battle of life. The names of these persons are too numerous to mention here in full and to select some might appear invidious.

#### MANUFACTURING.

In all the early years the inhabitants of this county had few resources that would command money or store trade. After the close of the War of 1812 some concerns commenced the manufacture of pot and pearl ashes and the manufacture of black salts which afforded the settlers the first means to command a little money. Pearl ashes were used in cooking as saleratus and baking powder are now. The most of the ashes were shipped in heavy barrels to New York for export. The annual sale of pot and pearl ashes by one dealer ran from twenty to forty thousand dollars and the forests rapidly passed into the ash kettles, so it not only brought money into the county but it promoted the clearing of land.

The lands were being cleared and sowed to grain but the crops could neither be consumed at home nor transported to market elsewhere. Out of this condi-

tion grew the policy of manufacturing the products at home and simplifying the question of transportation. Almost every section had its distillery, the liquor being much more easily transported than the grain. In all directions the best economy before the days of good roads advised every possible kind of local manufacturing and so came into existence in every community not only the distillery and the grist mill but fulling mills, hat factories, tanneries and wagon shops.

In 1816 Daniel Hazeltine commenced cloth dressing in Jamestown. In 1823 Robert Falconer became a partner and weaving was added. In '30 they manufactured cloth extensively, producing twenty thousand yards annually. Other factories were developed and were finally consolidated. Up to 1873 no attempt had been made to manufacture worsted dress goods west of the Hudson. That year William Hall and William Broadhead commenced manufacturing worsted goods in Jamestown and it has proved one of the largest industries of the place. Messrs. Hall and Broadhead soon dissolved partnership and each soon conducted independent manufacturing plants. At the time of the organization of the Jamestown Alpaca Mills, Mr. Hall was seventy-nine years of age. He had acquired a large fortune in lumbering and furnished the capital for the business and gave his personal attention to the construction of the plant. It was characteristic of the man that the work he did was done substantially. Other worsted goods plants developed and today thirty-two hundred people are employed in producing six million yards of cloth annually. Mr. Broadhead, who inaugurated that movement, did much for Jamestown.

In all of his enterprises, he has shown a judgment that reached results with a celerity and calmness that seemed to be the issue of intuition rather than study.

In 1816, contemporaneous with the starting of Hazeltine's cloth business, Royal Keyes began the first manufacture of cabinet ware in Jamestown and in the county and soon after formed a partnership with William and John C. Breed. The Breeds were for years the largest furniture manufacturers in the county. Aside from supplying the local demand, they marketed their product at the river towns along the Allegheny and Ohio. In 1837 they built a factory which contained the first machinery for cabinet work run by water. In the 50's a large amount of their product was delivered by teams to dealers within a hundred miles or so. The Civil War brought a stronger demand for furniture and factories multiplied until today we have thirty furniture manufacturing concerns in Jamestown employing from thirty-five hundred to four thousand hands, turning out annually goods to the value of three million two hundred seventy-five thousand dollars, Jamestown being the third furniture manufacturing town in the United States. The great movement in the direction of manufacturing did not take place until about 1870 when the resources were turned in that direction. Jamestown grew to be a manufacturing city for the reason that the capital required for industries was to be found there where it had been won mainly through lumbering.

In 1843 Henry Baker installed the first turbine water wheel in the county but centervent perpendicular shaft wheels were generally used.

The first steam engine used in manufacturing in Jamestown was installed in Daniel William's foundry in 1835. A part of that engine is still in occasional use in Josephus H. Clark's foundry.

Among the newer lines of goods manufactured, metallic furniture takes a place as a distinct business. In 1888 the Fenton Metallic Manufacturing Company was

organized with R. E. Fenton as President and J. W. Hine as Superintendent. After the death of Mr. Fenton, A. C. Wade became President. In 1890 a consolidation was made with numerous other companies and a new corporation, the Art Metal Construction Company, was formed which is the largest plant of its kind in the world and is a matter of local pride. It is believed that this with some others is the beginning of what will eventually make Jamestown the center of one of those American industrial successes that are a wonder to the world. The company now employs upwards of five hundred men.

Another of Jamestown's industries is unique inasmuch as it pioneered the manufacture of Emulsion Ready Prepared Photographic paper. It is not only the pioneer of that industry of the United States but of the world and was a distinct and radical step forward in photographic science. The success of this institution reflects great credit on the skill and persistence of the men who led the movement both technically and as to its business development. Porter Sheldon was the first President of the company, Charles S. Abbott, Secretary and Treasurer, with R. C. Sheldon Manager of the Technical Departments. On the retirement of Porter Sheldon from the Presidency in 1899, Charles S. Abbott became President and R. C. Sheldon Vice President and Treasurer. The work of most men reveals its process. The work of these men seemed effortless. Some lift their burdens with swelling muscles. These men accomplish a result without the trace of toil that seems to come to lesser men. This enterprise has done much to broaden the sphere of Jamestown's activities. The output of this institution reaches well above the million figure annually.

The first factory for the manufacture of cheese or butter was built and operated by Asa Burnham in 1861. The movement spread into all the towns of the county with the result that in 1900 forty-two cheese factories manufactured four million sixty-four thousand seven hundred sixty pounds of cheese and the thirty-five creameries manufactured two million nine hundred thirty-seven thousand and sixty-two pounds of butter, almost entirely marketed in New York.

Silver Creek's first movement toward becoming a mill machinery manufacturing town was in 1856 when Simeon Howes commenced the business of manufacturing smut and separating machines. Other factories for manufacturing grist mill machinery developed until there are four hundred men employed in the works using a capital of four hundred thousand dollars with an annual output of eight hundred thousand dollars. The machinery goes to every country where grain is used and Silver Creek builds over three-fourths of the grain cleaners of the world.

When the firm of Fay, Ryckman & Haywood established their wine-house at Brocton in 1859, there were not over forty acres of bearing grapes in the entire grape belt of this county. The business of manufacturing wine has steadily progressed and is today a considerable industry, the county manufacturing one million six hundred thousand gallons and two hundred fifty thousand gallons unfermented juice.

The locomotive works were established at Dunkirk at the opening of the Erie Railroad as a repair shop, and locomotives were rebuilt at rare times—not more than six or eight in any one year until the property fell into the hands of Horatio G. Brooks when it was incorporated under the name of the Brooks Locomotive Works with H. G. Brooks as President and M. L. Hin-

man as Secretary and Treasurer. After the death of Mr. Brooks in 1887, Mr. Hinman was elected President and other changes were made up to the time of the absorption of the works by the American Locomotive Company in 1901. It has been Dunkirk's most stable and valuable manufacturing establishment from the time of its organization. Their business has been constantly progressing and is today the greatest manufacturing establishment in the county. Their locomotives are being operated in every country in the world and have an excellent international reputation. The output of locomotives is at the rate of thirty-five monthly, employing twenty-four hundred men with a pay roll of one million five hundred thousand dollars annually. To those to whom large things seem appalling because they are unfamiliar, there is something almost weird in Mr. Brooks's easy handling of this enterprise.

The immigration of Scandinavians to Southern Chautauqua practically began about 1860 and since that this industrious and upright people have become an important part of our population and have taken a strong place in the industrial development of our county.

The English immigration practically began in 1873 with the enlarging of our textile industries, has increased in proportion with them and has furnished much of the sinew that is to make us great.

The manufactures of the county started almost without exception from small beginnings and have been extended as the increase of trade demanded and warranted. The owners and managers are therefore as a rule thoroughly versed in their business, know how to carry it on with the least expense, and are free from the disadvantages of men who start with large capital and resources which they have not the experience to properly handle.

According to the census of 1900, there were one hundred seventy-eight manufacturing establishments in Jamestown employing a capital of eight million five hundred fifty-two thousand four hundred seventy dollars with four thousand six hundred seventy-five wage earners receiving one million eight hundred thousand one hundred ninety-two dollars, the value of products being eight million two hundred eighteen thousand nine hundred twenty-two dollars. Dunkirk had eighty-six manufacturing establishments with a capital invested of four million two hundred twenty-six thousand four hundred ninety-five dollars with two thousand six hundred fifteen wage earners, producing five million three hundred ninety-three thousand and fifty-three dollars.

Jamestown is noted for the diversity of its products and this is one reason for its prosperity. It is said that no manufacturing city in America has so many varying products in proportion to the population and capital invested.

As our ancestors furnished the materials that helped to build the homes in the cities and towns of a vast territory, through the skill, industry and enterprise of our citizens, our manufacturers are today contributing materially to the comfort and beautifying of the homes and work places and clothing the people of this great country, and now our articles of export, natural and manufactured, are reaching out to the broader field of foreign commerce.

Mechanical engineers becoming thoroughly aroused to the possibilities of the practical employment of electricity took hold with astonishing energy and the development of electricity through the advancing improvements in machinery will continue undoubtedly to be a great characteristic of American industry. The

transmission of electric power has led to a centralization of steam power in our cities. The small steam engines which were scattered about in the numerous workshops have gradually diminished in numbers and their places have been taken by electric motors supplied with currents from a central station increasing the productive power of steam an appreciable extent. The centralization of power in the physical world seems to be a counterpart of that taking part in the commercial world.

### FISHERIES.

In 1852 Captain Nash of Mackinac began fishing off Dunkirk with gill nets. His first catch was a large one of white fish. It was mentioned in Dunkirk, Buffalo and Cleveland papers of that day as the first catch of white fish on Lake Erie. As soon as it became known that white fish had been taken in Lake Erie, people began fishing for them in those waters. Previous to finding white fish, it had been the custom all along the lake for persons who could afford it to send to Mackinac or Detroit every fall for a barrel, half barrel or kit of sugar cured white fish for winter use.

No other body of fresh water on the globe produces so large a quantity of fresh fish as Lake Erie. Tons of sturgeon's roe are spiced and pickled at Irving annually and the trade in isinglass made from the air bladders of that fish is an important one. A sturgeon's roe will weigh from twenty to sixty pounds. The caviare is sent to Germany and is exported from that country back to this in large quantities. Irving gets ninety cents a pound for her caviare. It was not until 1865 that the sturgeon was looked upon with favor for food. Now smoked sturgeon is found in the markets of all

large cities and towns while fresh sturgeon is one of the highest priced of fresh water fish.

The Lake Erie fisheries in Chautauqua County employ one hundred twenty persons with a total investment of fifty-eight thousand six hundred thirty-six dollars. They produced in 1901 two million four hundred seventy-five thousand nine hundred pounds of fish valued at forty-eight thousand three hundred twenty-one dollars. The value of the caviare produced on Lake Erie was twenty-one thousand one hundred twenty-two dollars.

In the fisheries of Chautauqua Lake, bullheads are the leading fish as regards quantity taken, but the muscalonge ranks first in value and a considerable trade supplying local markets has been developed by Chautauqua Lake fishermen.

Owing to the fact that the lake is annually resorted to by a large number of anglers, it is necessary in order to attract them that the supply of fish be maintained.

#### TELEGRAPH AND TELEPHONE.

Telegraphs, telephones and the mail, like the nervous system, perform functions indispensable to a high development. They tend to produce in every part of society a consciousness of what is going on in every other part. Industrial capability is helpless without the knowledge of how to apply it. The facts upon which this knowledge must be based are communicated by correspondence, by telegraphic reports of prices, of movement of commodities, of amount of production, and of other important commercial facts. These means of communication tend to produce something like unity and self consciousness in industrial society. They enlarge markets through the power they give of watching distant transactions and of buying or selling at a dis-

tance. They thus make the whole body of industry sensitive to the influence of changes in any part of it, and favor equality in prices and wages, and the prompt redressing of local excess or deficiency.

Thought carriage, like the forms of transportation, is in the course of a surprising development.

The movement for a postal telegraph and telephone service is probably the strongest of the movements having in view the state ownership of important industries. Government ownership of these would certainly be much less objectionable than government ownership of railroads. Most if not all foreign countries own their telegraph lines, and there is reason for thinking that the service abroad is cheaper and more efficient than it is in the United States.

The first of the many applications of electricity to human need was made in 1844 when the telegraph which had been experimented with for some time became a certainty. The first telegraph line in the county was built in 1847 and extended from Buffalo to Cleveland. The only telegraph office for some time was at Fredonia.

The "Warren Mail" of March 13, 1849, says: "The telegraph line from Fredonia to Pittsburg is at length completed to this place and we are now in conversational proximity with all parts of the Union. The first flash came through last week. Time and space are annihilated. The far-famed magnetic telegraph, the wonder of the age, the admiration of millions, the triumph of genius, is now in its unobtrusiveness scattering its advantages far and wide. What a theme for thought! The swift-winged lightnings are snatched from their aerial home, denuded of their terrors, harnessed in wire, and made subservient to the use of the people of War-

ren. Who shall say where invention will stop or when wonders will end?"

The Chautauqua County offices were in Fredonia, Sinclairville and Jamestown. On the organization of the company the stock sold at one hundred ten dollars per mile. In March, 1851, the line was extended from Fredonia to Dunkirk. In 1852 there was not enough business to maintain the expenses and the people were left without any means of communication by telegraph. However, the operators at Jamestown and other villages took the matter in hand and resumed the business. In the autumn of '53, not having proved a paying investment for the operators, it was discontinued and the line taken down and the poles used for fences and firewood for the farmers along the route.

The first telegraph operator in the county was Emery Cobb. He subsequently became the manager of the Western Union office in Chicago and is now a banker in Kankakee, Illinois.

The expiration of the Morse patent was followed by the erection of a network of wires and independent companies all over the county. These fell to pieces or took part in a small measure in the consolidation in 1856 which resulted in the Western Union Telegraph Company.

Today we communicate with Europe or with our possessions in Asia by cable in a twinkling and talk with friends a thousand miles away. Our communication by telegraph is with twenty thousand offices scattered over the United States, and one telephone company has a million and a half of instruments. The telegraph and the telephone are distance annihilators and enter into the life of almost every industry.

Soon after the telephone became a thing of practical utility, in September, 1880, Robert N. Marvin organized

a company and put in service a telephone exchange in Jamestown and was its President until 1882 when the company was absorbed by the Bell interests. From that time we have been enabled to whisper to New York and Boston and across the prairies of the West. Men in Jamestown have attended directors' meetings in New York, answering roll call and passing on questions of importance. Goods are bought and sold in immense quantities without any written record of the transaction, for business honor is found to be essential and without confidence between buyer and seller no transactions are possible. Thus electricity may be said to work for morality.

Within the last two years a movement started after the expiration of the Bell patents has developed a series of independent companies and telephone lines in Chautauqua County and throughout the country. It bids fair to furnish a network of wires even greater than that which followed the expiration of the Morse telegraph patents. The development in equipment and reduced expense of operation has had the effect of reducing telephone rates to such an extent that telephones are gradually becoming a part of the equipment not only of the homes of the cities and villages but also of the rural homes of the county.

Ten years ago wireless telegraphy was regarded as an impracticable toy. Today every ship in the channel has it installed. A man in Chautauqua County can communicate in a few moments with his friends far out at sea and a message has just been flashed across the Atlantic. It is apparent that this method of conveying thought is of practical utility.

Commercial electric lighting was first introduced into Jamestown by T. H. Smith of the Jamestown Cotton Mill in 1884. This branch of Mr. Smith's business

was absorbed by the Jamestown Electric Light & Power Company in 1888.

The Jamestown Electric Light & Power Company was organized soon after electric lighting was proved a success and incorporated in 1887.

From the beginning of the century, natural gas has been used in the north part of the county to some extent for commercial and domestic lighting. The first illuminating gas used in Jamestown was supplied by a corporation of Jamestown capitalists who commenced operations about 1859. The Pennsylvania Gas Company commenced supplying natural gas for Jamestown for fuel purposes in 1885.

The Dunkirk Gas Company was established by John McDougall and Andrew J. Avery in 1887.

The water supply of the cities and villages of the county is in the hands of municipalities, Jamestown deciding to purchase the plant of the Jamestown Water Company in 1902.

The first enterprise of a public spirited character where people are called upon to contribute for the public good was the drilling of a well for salt water near Portland Harbor in 1820. The well proved an expensive experiment.

Turner says in 1849: "Scarcely had we done wondering out some new achievement, calculating its results, before another is projected and consummated to divert the attention."

The first fifty years of the history of the county, upon the comparison with the statistics of other portions of the United States, show that nowhere had there been so much growth in half a century in population, resources and improvement as in Western New York.

Cattle driving was a great business of the county during the first half of the century. There was no market nearer than the eastern counties of New York and Pennsylvania and the only way of getting cattle there was by the country roads. They were collected annually and driven in droves of one hundred or more. Two men and a boy with as many horses usually managed a drove and the trip to market often took from two to three months. Sheep, hogs and horses were driven to market in the same way. The business was started by William Peacock.

Cattle were driven to Boston and to the New England manufacturing cities. The early drovers walked behind many a drove from the Allegheny Mountains to Philadelphia, to the east of the Hudson and to Canada. As early as 1840 pork was shipped salted in barrels to a considerable extent.

It was no uncommon thing for one who went on business to New York, if he were a prudent and cautious man, to make his will and bid his friends a formal good-bye. Away from home a man depended for all information upon his correspondents and upon his correspondents alone. He therefore wrote and received in return letters in which were assurances of friendship and esteem, thanks for small favors conferred, and which were filled with courtly expressions unfamiliar in this day of modern communication.

Letters were written with a quill pen, and instead of a blotting paper, the home-made ink was dried by sprinkling sand over it. Steel pens came into general use about 1840. The most decided advance in the facility of correspondence came with the typewriter in 1880, the laborious correspondence of a day being accomplished by modern methods in an hour.

During the century the legal status of women has been radically changed. At its beginning, any money that a married woman could earn or inherit became the property of her husband and could be taken to pay his debts. A married woman could neither make a will nor enter into a contract without her husband's consent. The process which has effected these changes has been slow and gradual. A rehearsal of the laws at the opening of the century conveys but slight information concerning the limitations imposed upon women, for the unwritten laws of public opinion were often quite as binding. The opinion was widespread and emphatic that no man of pride and resources would permit his women folk to labor for money.

The economic development of the country was the influence which brought better industrial conditions to women. The establishment of factories gradually removed the manufacture of cloth and clothing from the home. The purchase of these necessities demanded a greater cash income for the family. Meanwhile the prejudice against the education of women was being slowly eradicated and better opportunities were offered for their intellectual development. With higher qualifications there came the demand for better paid employments and openings for better occupations followed. The change of opinion has been slow but decided. Nine-tenths of the teachers today in Chautauqua County are women and there are few industries in which women are not employed.

There is no evidence of there ever having been any trade in African slaves within our borders although at the time of the passage of the emancipation law of 1817 there were still eight in bondage. There is, however, a tradition which I find very often creeps into historical statements as fact, that a slave woman was traded by

her owner to the Holland Land Company for land in the Town of Busti.

Suffrage was carefully limited. Only freeholders worth one hundred pounds could vote for Governor or Senators, and freeholders worth twenty pounds for Assemblymen. In 1826 the property qualifications were removed from suffrage.

A change in the law of debtor and creditor took place in the passage of the act to abolish imprisonment for debt in April, 1831, which affected more sensibly all the business relations of society than any law of the Legislature which had been passed for many years. The opponents of the measure were for some time violent in their denunciations and clamors for its repeal but the public voice subsided into acquiescence with its provisions as at once humane and just.

No crime known to law brought so many to the jails and prisons as the crime of debt, and the class most likely to get into debt were the most defenseless and despondent.

In Mayville boarding houses were built for boarding debtors within the jail limits. The debtors were not confined in the jail but lived in boarding houses and more than one of these houses in Mayville was maintained by this class of prisoners.

The law to extend the exemption of household furniture, working tools and teams from sale by execution was passed in 1842 and was received with decided disapprobation by a large portion of the people and effected material change in this county where so much business was done upon credit, but in time the affairs of the debtor and creditor were adjusted without dissatisfaction to either. Without other law public sentiment today rightly exempts not only all of the necessities but the comforts of life.

L. O'F. C.

The first bankruptcy law enacted after the organization of the county was in 1841. The panic of 1837 strewed the country with commercial wrecks and there was a strong sentiment which operated slowly but at length effectively in favor of legislation for the relief of debtors. The relief was limited to traders and introduced the principle of voluntary bankruptcy. The statute was repealed by the same Congress that passed it. Thereafter for a quarter of a century, unfortunate debtors were left to such relief as the insolvency laws of the state could afford them; and these came to be the agencies of fraud. It required another financial crisis to stimulate Congress to action. This occurred in 1866 and a year later there was enacted the only bankrupt act that has remained in force for any considerable period. It was subject to repeated amendments and was not repealed until 1878. Again a panic interposed and the distress that followed proved an influence of great power in affecting public sentiment. The present bankruptcy law was approved by the President July 1, 1898. So far as the law is expressive not only of our humanity but of our commercial common sense.

Although Chautauqua County measurably felt the effects of the financial depressions that have occurred with some regularity through the century, the panic of 1837 was probably the most disastrous. The country was new and buoyant and all branches of business indicated unexampled prosperity. Everywhere men were making money, and whoever had capital, whether his own or borrowed, was sure of great profits and investments were made in all sorts of enterprises. Buying and selling lands became a craze and speculation became general and was carried to an alarming extent. Early in 1836 indications were perceived of a severe money pressure but it was some time

before those not initiated in banking could be induced to believe the alarm of the bankers to be so well founded as experience soon proved that it was. The crash fell heavily upon all Chautauqua. Dunkirk's commerce nearly left it and steamboats only stopped to wood up. Its docks and warehouses went out of repair and nearly all its enterprises expired. The country was years in recovering and the lessons of '37 have been handed down.

The next panic to be severely felt was in 1857. This was largely the result of over-speculation—too many railroads and too much debt piled up at a large interest in the hope of vast returns. This coupled with the lack of a safe currency caused an acute and unfortunate business reaction. The business check of 1867 passed over almost unnoticed as all our products were selling at high prices.

The seeming prosperity of the early '70's brought about a period of over-production and speculation and in 1873 the bubble burst and spread ruin far and wide. Prices of all commodities fell and people found it hard to get a simple living. All this was overcome in the early part of the '80's and business was thriving except a little period in 1887 following the Baring failure.

In 1891 and '92 business had never been so good and it reached unprecedented proportions. In the early part of '93 there was doubt and uncertainty as to the future condition of business and the country was soon confronted with a great business panic. As in 1857, this depression was followed by an unusual output of gold and governmental financial legislation put business on a sounder basis than ever before. According to the statisticians the savings and acquisitions of the last decade are greater than all the decades before in the history of the county; but as a mountain cannot be

estimated at close range, so looking at the growth of wealth during the last few years we must stand a little apart from it to get any idea of its proportions.

According to the last census the total manufacturing capital of the county was in 1900 fourteen million five hundred eighty thousand dollars. The total equalized valuation of the county reaches the enormous figure of thirty-one million five hundred five thousand two hundred thirty-six dollars. A large amount of Chautauqua County capital is employed in other counties and states.

#### CURRENCY.

The whole civilized world was suffering from business depression in 1820. Our financial system had been totally disarranged. In 1811, the twenty-year charter of the first Bank of the United States expired. The currency provided by the national bank was withdrawn and its place was taken by the issue of a multitude of state banks. In the meantime, the flood of paper bank notes became greatly depreciated and there was a general collapse throughout the country.

There was a discount on notes ranging from one to twenty per cent. Every business man had to keep a "bank note detector" revised and published weekly and was not sure then that the notes he accepted would not be pronounced worthless by the next mail. There was hardly a week without a bank failure and nearly every man had bills of broken banks in his possession. To add to the perplexity of the situation, there were innumerable counterfeits which could with difficulty be distinguished from the genuine. All this was a terrible annoyance to the business community but it was a profit to the bill brokers. This condition continued until a year or two after the breaking out of the Rebellion

and at the time of the organization of the national banks.

At the commencement of the War there were still in circulation, coins whose names are so utterly forgotten as to sound strange to the ears of the generation accustomed to speak of cents, of dimes and of quarters. The silver pieces which passed from hand to hand under the name of small change were largely made up of foreign coins. They had been in circulation long before the War for Independence, had seen much service, and were none the better for the wear they had sustained. Some shilling pieces and sixpence pieces were to be found in circulation, and were, with the fips, the levies, and the pistareens, the last relics of a time happily passed away.

The small change was of silver; and among the silver coins were the Spanish milled dollar, the half, quarter, eighth and sixteenth of a dollar, the English crown, the French crown, the English shilling, the sixpence and the pistareen. The copper coins were pennies and French sous. Each of these coins, again, expressed five different values, for it could be translated into sterling money and the four local currencies of the states.

When the war broke out, there was immediately a pressing demand for money. The government found the treasury almost bankrupt, and at first was afraid to lay the heavy taxes which would have provided the needed income. Meanwhile gold was exported and hoarded, and in the last days of 1861 specie payments were suspended by the banks. That left no circulating medium but the notes of state banks. Accordingly in 1862, it was determined to issue United States paper demand notes which should be a legal tender. With these notes, "greenbacks" they were familiarly called, the government undertook to pay its bills. In the years

1862 and 1863 four hundred fifty million dollars of them were issued. By that time the inevitable depreciation of such issues, so familiar whenever the attempt to float them is made, had proceeded very far, and further issue was stopped. Meanwhile all the fractional silver had followed the gold out of the country and the government had to fill its place also with paper.

By this time bonds had been provided, and their sale, together with the heavier taxes which should have been laid in 1861, enabled the treasury to meet its engagements. In 1863 an act was passed providing for the organization of national banks. They were required to deposit United States bonds with the treasury at Washington as security for currency they might issue. So after sixty years we were provided with a reliable and stable currency.

In 1875 Congress, as one of its last acts before giving way to its successor elected in the previous year, made a law providing for the resumption of specie payments on the first of January, 1879. This resumption was effected without friction or any shock whatever to business interests.

The first of the two great periods of extraordinary discovery of gold appeared about the middle of the century while the other was near the end. These discoveries are distinguished as the greatest the world has ever known. Since 1850 there has been more gold added to the world's stock than in all the years up to that time since the discovery of America.

Ten years ago the principle of co-operation in merchandising and manufacturing was in vogue and found to be an iridescent dream. Things co-operate because a man makes them. Every successful concern is the result of one man power. One generation has brought to man a larger conception of business and a broader

fellowship and nobler charity toward those in different vocations than the two which preceded it.

The aggregation of capital so familiar now in the form of corporations began to appear in the first half of the century. As business expanded, the inconveniences of partnership, especially in the way of unlimited liability, led to the formation of corporations for many purposes. Mill companies, turnpike companies, and banks as well as railroads were incorporated and thus gradually the way was paved for the giant combinations which overshadow the whole field of business enterprise.

For a long time partnerships seemed to afford a sufficient means for dealing with all commercial enterprises and nearly all our economic undertakings were in the hands of men who were related to each other by such bonds. In time, however, it was found that good as this system is for most purposes, it is not well adapted to certain conditions that have arisen in the vast increase of work required in many branches of modern business.

The business required in our existing economic life could not have been developed or maintained without the agency of our corporate system; in fact the commercial progress of the last half century to a great extent has depended upon the development of these institutions. At present almost all the large commercial enterprises have taken on a corporate form. It is now evident that the business of the future is in the main to be committed to such associations. The conditions of necessity justify the use of the corporate business method in the establishing of great factories, and capital and management can both be best secured and employed in such undertakings by a stockholders' associa-

tion as most corporations are granted either perpetual existence or a long term of action.

At present the large fortunes with rare exception are represented by shares in stock companies. Under the old system the management of a great estate required incessant supervision. There is a limit to its bulk which was determined by the need of continual personal care. If a person be wise in his investments, he may trust his money entirely to these corporations and can profit by the fidelity and commercial skill that exists throughout the world.

The question of how capital is to be preserved from loss through all kinds of misadventures is one of the most serious problems that our modern society has to face. It constantly becomes more difficult to invest the accumulation of the people in a safe way, so the question of property management will always be serious. The integrity and skill with which the great corporations have been managed has been eminently creditable to the honesty and business capacity of our financiers. The modification of corporate action recently devised under the name of trusts has occupied a large place in public attention. These associations are devised not with a view of undertaking new activities but for the purpose of securing a monopoly of the business with a view of regulating and controlling competition, and its influence is deteriorating both on commercial products and business morals. The popular odium which applies to trusts should not be transferred to legitimate corporations.

The form which modern society is taking is more and more that of organization. Isolated attempts of capitalists to transact business on a small scale are changed for combined action whereby cost is reduced, efficiency is multiplied and so profits are swollen. Rail-

roads and telegraph lines are united in great systems and more recently the same is general with many forms of manufacturing, and among laboring men the same process is apparent. Unions are numerous and combinations are made into still more inclusive associations.

Never have commerce and industry offered such prizes to men of trained intellect and broad views. Never have young men faced an epoch so rich in opportunity and so big in responsibility. To carry a responsibility gives a sense of power, and men who have borne responsibility know how to carry it. Growth comes through assuming responsibility, by bearing burdens and doing things that require power. Our future depends upon our energy and upon the union of our citizens. It depends also upon the prosperity of all.





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